The National Underwriter

THURSDAY, SEPTEMBER 13, 1934

BACK HOME



IS vacation over, the insurance producer finds that he's spent a lot of money. The natural way to refill the empty coffers is to sell more insurance. What kind of insurance? To whom should he sell it? How should he sell it? To answer such questions as these, the September Pioneer has been issued. Articles on accident insurance, fidelity and surety bonds, collections, actual claim cases, court decisions affecting the insurance business these and others we offer (at no cost to you) as a corrective measure for that "back home and broke" situation.

Of course, The Pioneer in itself won't solve all of your difficulties. Added to the ideas it contains must be intelligent application of those ideas and a lot of leg work. But, to get your copy of the September Pioneer address The Publicity Department of The Employers' Group, 110 Milk Street, Boston... The Employers' Group includes The Employers' Liability Assurance Corporation, Ltd., The Employers' Fire Insurance Company and the American Employers' Insurance Company.



The National Underwriter

Thirty-Eighth Year-No. 37

CHICAGO, CINCINNATI, NEW YORK AND SAN FRANCISCO, THURSDAY, SEPTEMBER 13, 1934

\$4.00 Per Year, 20 Cents a Copy

\$4,200,000 on Hull of "Morro Castle"

Many Possible Insurance Angles Involved in Great Marine Disaster

SEE SLIGHT P. & I. LOSS

Amount of Baggage, Jewelry, Accident and Other Coverage Yet Undetermined

NEW YORK, Sept. 12.-Hull insurance on the Ward liner "Morro Castle," which was destroyed by fire off Asbury Park, N. J., en route from Havana, is reported as \$4,200,000, written largely through the American marine syndicates, and understood to have been placed by a leading brokerage house of this city. It is believed the vessel will prove a total loss, hardly warranting its wrecking. While the amount of coverage on the cargo is unknown, it is not thought to be large, as shipments to this port from Cuba at this season are not heavy nor of any great value. While the Ward line carries protection and indemnity policies on its vessels, the insurance is applicable only to settle claims to life or property that may occur when docking or in port.

Some Baggage, Jewelry Cover

Until claims are filed the extent of tourist baggage coverage carried by passengers will be unknown, but it is not expected to be heavy. Policies of this nature rarely exceed \$500. Aside from contracts issued by individual companies, the steamship sells a tourist panies, the steamship sells a tourist baggage policy, with one of the leading British insurance offices as indemnitor, the contract having been made through the company's marine office and reported direct to London. It is taken for granted that a number of jewelers' block policies are involved, but here again nothing is known definitely.

As soon as news of the disaster was

As soon as news of the disaster was received, accident writing companies began checking their lists to learn whether any of their policyholders were among the missing. Practically all policies carry double indemnity for death in travel accidents. A Boston company narrowly escaped a \$30,000 loss, its policy for \$15,000 single indemnity on one of the "Morro Castle" victims having been cancelled a few days ago. days ago.

Exempt from Creditors' Claims

Under the marine act adopted by Congress in 1851 vessel owners are not liable for the death or injury of pas-sengers or crew members, providing it sengers or crew members, providing it be shown that the vessel was seaworthy when she left her last port. Insurance on a wrecked vessel, which in the case of the "Morro Castle" would amount to \$4,200,000, according to common understanding could not be claimed by creditors. A United States Supreme Court decision to this effect of long

Leaders to Gather in Grand Rapids on Friday Evening

WILL LAY THE GROUNDWORK

Executive Committee of National Association of Insurance Agents Goes Into Session Saturday

Although the formal convention sessions of the National Association of Insurance Agents do not begin until next Wednesday, many leaders association will arrive in Grand Rapids Friday evening of this week.

Allan I. Wolff, of Chicago, president, and Frank T. Priest of Wichita, chairman of the finance committee, are planning to go to Grand Rapids together carly Friday evening. W. H. Bennett, secretary, and E. J. Cole of Fall River, Mass., chairman of the executive committee, will also arrive that evening from the east. K. H. Bair, a prominent member of the executive committee. tee, is planning to fly to Grand Rapids from his home in Greensburg, Pa., so as to arrive in that city Friday evening.

Committee Meets in Advance

The executive committee will go into session Saturday and will continue in session through Sunday and Monday. In an attempt to obviate the necessity of the executive committee sessions dragging throughout the entire convention period, the officers of the various state associations were notified about six weeks ago to advise the executive committee, well in advance of the meeting, of any matters that they desire to take up with the committee. Furthermore, the states are requested to have representatives in Grand Rapids to appear before the executive committee when the matters in which they are interested are under discussion.

The Grand Rapids Association of In-

surance Agents is inviting the visitors to a stag fish fry at Douglas on Lake Michigan next Monday afternoon and

standing, has never successfully been challenged.
The "Morro Castle" was built in 1930

at a cost of \$5,000,000. It had thicker plates than required, the highest classification of machinery, and a gas smothering system for fires.

London to Bear Bulk of Loss

The probabilities are that the protec ine probabilities are that the protection and indemnity underwriters will suffer a small loss. Probably, after a few claims have been filed, the ship owners will file suit to have their total liability limited to the value of the liability limited to the value of the wards. Such a limitation may be said. wreck. Such a limitation may be made if the ship owner or manager are shown

it the ship owner or manager are shown to have been without fault or privity in connection with the disaster.

The likelihood is that even though a considerable portion of the hull insurance was carried in this country, most of that portion of the loss will be borne in London, because of the fact that the American companies are conservative underwriters and heavily reinsure their liability on account of actual or conliability on account of actual or con-structive total loss.

W. U. A. Is Ready for Meet in Manchester Next Week

LEAVE CHICAGO ON FRIDAY

Much Interest Is Taken-What If Anything Will Be Done Regarding Separation Uncertain

NEW YORK, Sept. 12.-The Eastern Underwriters Association at its meeting here today decided to "freeze" all agen-cies as of July 31, 1934, maintaining their status as of that date. Details will be worked out later.

Most of the western contingent attending the meeting of the Western Underwriters Association in Manchester, Vt., next Tuesday and Wednesday, will leave on a special car attached to the New York Central train, departing from Chicago Friday at 10:45 a, m. standard time. The governing committee will go into session Saturday standard time. The governing com-mittee will go into session Saturday and will complete its work on Monday. Separation, naturally, will be the im-

portant topic. However, there is some doubt whether there is much to be done at this time. The membership qualifi-cation prohibiting members from being represented in mixed agencies stands and the qualification is supposed to be operative so far as Chicago is con-

A number of proposals for modifying the separation decree are being broached in the west. One is that class 2 agents be regarded as being in the same category as brokers, so far as separation is concerned. This would obviate the necessity of clearing the class 2 plant.

A number of class 2 agents have been A number of class 2 agents have been informed by their companies that they must separate. Their response is that they will resign their nonunion companies, but will continue to patronize them in the capacity of brokers. There-fore, many conclude that separation so far as class 2 is concerned will be pretty largely a farce. Then again, some of the companies do not have direct contact with class 2 agents. All of their class 2 business is routed through their class 1 offices and the class 1 agents are not disposed to undertake the task of clearing the class 2 plant.

Another proposal is that the Chicago

Board be given an opportunity to get a pledge from all its members to get on a common commission basis. The suggestion is made that the Chicago Board be given say six months to clean house and if commission abuses are largely eradicated by that time, the comwould not push separation.

Tax Ruling Against Companies

Ruling against the fire and marine companies in part, the Cook county board of tax appeals at Chicago has refused to allow them to deduct losses and home office supervisory expenses in making their premium returns for taxa-tion under the famous section 30 of the Illinois insurance law. However, it rules they need not report premiums on lines written by casualty companies without taxation. The latter ruling merely complies with a decision of the United States Supreme Court, while the former lays the groundwork for a court test if the companies desire to make one. The

Canada Officials in Annual Parley

All Departments Except Saskatchewan Represented at Conference in St. John

SEVERAL U. S. VISITORS

Premier Tilley Threatens Government Entrance Into Mortgage Loan Field Unless Insurers Act

ST. JOHN, N. B., Sept. 12.-The annual conference of the Superintendents of Insurance of the Provinces of Canada opened with addresses by Lieutenant Governor Hugh H. McLean, Premier L. P. D. Tilley, H. W. Harrison, attorney general of New Brunswick. Responses were by W. J. Major, attorney general of Manitoba, and John Parker, actuary Imperial Life of Toronto.

Premier Tilley was most emphatic in suggesting that companies construe policies more liberally and cease taking advantage of technicalities and offsetting advantages now gained by exercising in-finitely greater care in underwriting. He asked companies to make mortgage loans, stating a commission would be established to make loans by the govern-ment at low rate of interest if com-panies failed to relieve the present situa-

Dunham Called Home

The address by Commissioner Dun-ham of Connecticut was read by R. Leighton Foster, insurance superin-tendent of Ontario, because Col. Dunham was compelled to return to Hart-The standing committee on automobile insurance met Tuesday night and suggestions for changes in existing law were submitted by representative under-

Writers.
United States visitors include Orville
Davies, General Motors Acceptance Corporation; Lamar Hill, America Fore;
Charles Butler, North America; Secretary F. S. Garrison and Hugh Harrison
Atha Translars Otto Patterson America of the Travelers; Otto Patterson, American Automobile; Col. and Mrs. Dunham, George Merigold, Prudential; F. C. Dunham, Metropolitan Life; A. C. Dunham, Metropolitan Life; A. C. George Merigold, Frudential; F. C. Dunham, Metropolitan Life; A. C. Charles, marine expert; Chase M. Smith, Lumbermen's Mutual Casualty; R. H. Lord, Manufacturers Mutual, of Providence; T. B. Donaldson, Eagle Fire of New Jersey and A. V. Gruhn, American

Mutual Alliance.
All Canadian departments except Sas-All Canadian departments except Sas-katchewan are represented. Fifty-four attended the weekend preliminary con-ferences at St. Andrews and an informal dinner Saturday night was addressed by Col. Dunham, Attorney General Major (CONTINUED ON PAGE 11)

Supreme Court refused to pass on the deductions in a former case because the companies had not made the point at

President Wolff Caustic in Pennsylvania Address

was no need for an insurance code other than the general one pertaining to minimum salaries and maximum hours inasmuch as in its opinion the state in surance commissioners were amply able to cope with any regulation that was needed. Mr. Wolff said that during the commissioners meeting in New York last December before the National Association of Insurance Agents' code was filed, the officials were desirous of getting in touch with the commissioners but the latter were continuously in executive session. Mr. Wolff stated it was difficult to find a commissioner who had time to discuss any other topic than valuation of securities.

Confusion in Official Mind

Mr. Wolff said there is considerable confusion in the minds of various com-missioners as to how far a state can go in the effort to regulate and control in-surance practices. Some commissioners complain that they are without sufficient power and others are endeavoring to exercise too much power. There are many legal doubts and questions in-volved as to how far the commissioners

can go.
Mr. Wolff said that the companies Mr. Wolft said that the companies and officials that contributed largely to the decision at Washington have thereby taken unto themselves added responsibilities. It is up to them, he said, to do their utmost to eradicate the admitted inequalities that now exist in the business. The interests which must the business. The interests which must be definitely adjusted and satisfied are, first and foremost, the buyer and his guardian, the state official, and subsequently the company and the producer.

Leadership Not Dictatorship

Mr. Wolff said that all acknowledge that there are far too many incompe-tent producers and it is no lasting benefit for a company to take advantage of this situation and increase its business this situation and increase its business for a year or two by accepting business from every available source. Mr, Wolff declared that agents firmly believe that the leadership belongs largely to the company executives but that they are equally firm in the belief that this does not mean dictatorship. They believe that what is most needed to capitalize the potentialities of association work is worth while company congentation. Exworth while company cooperation. Ex-cept in isolated instances he said this has never been accorded the agents. A year ago, he said, the National Association of Insurance Agents had high hopes of being allowed to assist in the reation of a jointly controlled organization for the adjustment and settlement of many of the business problems. In view of all that happened, both in the negotiations for self control and subsequently for a code, he asserts, the agents now believe that they are largely warranted to stand on the side-lines and warranted to stand on the side-lines and watch others perform. While the commissioners may assist in every way consistent with their powers and responsibilities, he doubts very much whether any great stress can be laid on company cooperation.

Proposal to the H.O.L.C.

Mr. Wolff stated that the National association fought with unremitting vigor to maintain all HOLC insurance vigor to maintain all HOLC insurance in the hands of companies and producers designated by the borrower subject only to HOLC approval of the carriers. He thinks that the efforts of the National association in this direction merit the support of all. In spite of this he said the organization is being criticized, the first and most prominent critic being President Bissell of the Hartford Fire, and next, William Schiff of New York

Allan I. Wolff of Chicago in his talk before the Pennsylvania Association of Insurance Agents referred to the NRA administration which decided that there Mr. Schiff is out of line in belittling the importance of the subject. Brokers as a class secure most of their business from mercantile, commercial and industrial lines. They do not be best of their business. trial lines. They do not have so much to do with residence business.

Scramble for the Business

Mr. Wolff said that speaking for the agents as a whole, and he believes for the great majority of companies, he contends that the ultimate decision as to the handling of insurance by the HOLC is one of the most important issues which has confronted the business in many years. He claimed that in the pursuit of the HOLC account there appeared a mad scramble and it served, in his opinion, as the best possible demonstration that the business needs just onstration that the business needs just exactly that degree of balance which will assure a square deal to every legitimate interest involved. The National Association of Insurance Agents, he said, has suggested to leading company said, has suggested to leading company executives that business of a public nature should be jointly administered along lines similar to the proposal made to the HOLC. Apparently, said Mr. Wolff, company jealousies and other discordant elements in both fire and casualty fields have effectually blocked all past efforts of the agents. He said, "To many of us the warning seems very clear and most urgent. If as time goes clear and most urgent. If as time goes on we fail to provide adequate, smoothly functioning machinery for this and similar purposes we will probably find that further opportunities to retain business of this nature will be denied us."

Agents Should Be Well Equipped

With the increasing complexities of the business and its departmentalizing, Mr. Wolff urged agents to equip them-selves far better than in the past. "Lean on the special agent when you must," he said, "but lean as lightly as possible he said, "but lean as lightly as possible and as seldom as possible. Certain infrequently written and highly technical lines require help but I urge you to master your business or it will master you. Like it or not one man agencies are handicapped and where feasible it pays to double up and enable partners to become specialists."

Predicated on Agency Success

Stock company success, he said, is predicated on agency service and will vary in direct ratio with the efficiency of that service. Mutuals were in the

To Give Advice on How to Handle Legislation



Payne H. Midyette, president of the Florida Local Underwriters Association, will give the important report on state association legislative work at the annual meeting of the National Association of Insurance Agents next week. Mr. Midyette is a leader in his state and has attained national prominence. For the past six years he served as chairman of the legislative committee chairman in Florida.

field first but the stock companies, he said, have outstripped them and this is due to the enterprise and sagacity of pioneer underwriters who expanded their operations by creating and foster-ing the agency system. "Step care-fully," Mr. Wolff said, "when you enter the path of direct sales and this includes production offices cultivating brokerage producers at the expense of the legiti-mate agent." Continuing he said, "1 seem to sense in many agency quarters a growing sentiment that possibly the agency mutual is less dangerous to the producer than aggressive stock companies with direct sales and branch of-fice tendencies."

C. F. Charbonneau, for many years with the Canada Life, is president of the newly-formed Peerless Insurance Agencies, Canada Life building, Montreal, which will represent the Franklin Fire and Prudential of London.

Street Addresses **New Orleans Tyros**

Western Manager Great American Gives Rich Advice to Insurance Students

LEADERS NEEDED TODAY

Chicago Executive Outlines Plight of the Agent in the Modern, Complicated Developments

NEW ORLEANS, Sept. 12 .- The inaugural lecture of the third-year course of the Insurance Commission of New Orleans was given by Charles R. Street of Chicago, vice-president and western manager of the Great American, with R. H. Colcock, chairman of the educational committee of the Blue Goose in charge. The auditorium was comfortably filled.

Mr. Street drew upon his rich insurance history of more than half a century to make valuable comparisons which were not in the nature of aimless reminiscences but provided constructive advice for future behavior.

Evils of Boom Days

"Our business today," he said towards the end of his address, "is not in a con-dition we would choose. The boom days of 1928 and 1929 largely increased the number of companies competing for business, with a consequent increase in the number of agents, meaning that as a number of agents, meaning that as a matter of course many who would not have been appointed under ordinary curcumstances, were selected, though many made good and are highly creditable representatives today. There is a lack of harmony and cooperation in some cases which does not promote the great and important work of stabilization. In addition to an excess of competition already existing the disturbing influence addition to an excess of competition ar-ready existing, the disturbing influence of a British company which operates on a free lance basis, wilfully and malici-ously contrary to British policy and tradition, coupled with a premium income 40 percent below that of prosperous years, creates a feeling of unrest and dissatisfaction. The emergency will pass as have others and will others.

"There was never a time when strong, aggressive leadership, exercised in the

aggressive leadership, exercised in the business as a whole rather than in a competitive way, was more needed than at present. Executive talent of a high order is always in demand and there is plenty of it in this business among ex-ecutives. Moses led the children of Israel out of the wilderness and a Moses somehow seems to appear in every crisis, so we should not despair.

Cites Modern Advantages

Mr. Street pointed out that the younger insurance generation enjoys a great advantage over the old days when a young man entering an insurance career had no recourse, "other than to elreer had no recourse, "other than to el-bow his way into a local or general of bow his way into a local or general office, keeping his eyes and ears open and to assimilate graually an practically much of the data with which you are to become acquainted through your studies and instruction." However, the rudiments and theories which the younger generation is learning in schools of commerce, etc., must be put to the practical test, he declared.

The fire insurance business he said.

The fire insurance business, he said, has become vastly more complicated. "With competition from mutuals, recip-rocals and inter-insurance organizations, even mail order companies, to say nothing of companies not operating along agency lines, the local agent is having (CONTINUED ON PAGE 13)

THE WEEK IN INSURANCE

insurance superintendents in annual session in St. * * *

Many insurance angles involved in loss "Morro Castle." Page 1

President Allan I. Wolff of the National Association of Insurance Agents com-ments on some current questions before the Pennsylvania agents. Page 2

Pennsylvania Association of Insurance Agents pledges support to elimination of part-time agents. J. W. Henry elected president. Page 3

Discussion of casualty lines features New Jersey agents' meeting. C. S. Stults elected president. Page 3

Henry J. Zechlin, secretary of the Niagara Fire in charge of the New York metropolitan department, died this week. Page 10

President W. G. Hurtzig points out difficulties in casualty field in report to New Jersey Association of Underwriters.

Vice-President C. R. Street of Great American gives first lecture of season before Insurance Commission of New Orleans.

CCC is engaged in making insurance arrangements in connection with its new 55 cents a bushel corn loan plan. Page 7

Next move in standard automobile policy is up to Texas insurance department. Page 30 * * *

International Claim Association holds annual meeting at White Sulphur Springs. Page 29 * * *

Human nature is biggest factor claim men must take into account, Dr. H. W. Dingman tells International Claim As-sociation.

Page 29

Connecticut motor vehicle commission-er is starting movement towards plac-ing auto liability cases on same basis as workmen's compensation. Page 31

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Pledge Support to **Oust Part-Timers**

Pennsylvania Association of Insurance Agents Approves Action by Local Boards

ELECT HENRY PRESIDENT

Discussion of "All In or All Out" Rule Arouses Interest-Oppose Perpetual Forms

NEW OFFICERS ELECTED President—J. W. Henry, Pittsburgh. Vice - Presidents — W. R. Roberts, Bethlehem, and Paul Ancona, Reading. Trensurer—E. D. Thomas, Scranton. Secretary-Manager—F. D. Moses, Har-

risburg.

Directors—H. M. Albert, Strondsburg;
R. H. Alexander, Pittsburgh; J. W. Barr,
Oil City; H. H. Hood, Washington; G. H.
Lindquist, Tarentum; J. C. McCarthy,
Pittsburgh; W. C. McCornick, Williamsport; N. B. McCulloch, Lancaster; I. D.
McQuistion, Erie; W. L. Nicholson, Altoona; W. L. Wingett, Seranton; C. T.
Monk, Philadelphia; J. K. Payne, Philadelphia; W. R. Thomas, Pittsburgh; E.
X. Stark, Pittston; Quincy McBride, New
Castle; Paul Douglas, Bradford; Milton
Lippincott, Easton; Urban S. Bond, York;
H. H. Kenney, Philadelphia. H. H. Kenney, Philadelphia.

By R. B. MITCHELL

Strong backing for the "all in or all out" policy by which the Wyoming Valley Insurance Exchange hopes to eliminate part-time insurance agents was pledged by the Pennsylvania Association of Insurance Agents at its annual meeting at Pocono Manor, Pa. The association voted unanimously to support the Wyoming Valley Exchange in its proposed move, recommended the adoption of a similar rule by other local bodies, and requested that the associa-tion's central office be kept informed as to companies failing to cooperate. At the same time, the discussion preserved toward the companies a spirit of (CONTINUED ON PAGE 12)

CCC Announces New Plan as to Cotton Insurance

LOCAL AGENT IS RECOGNIZED

Warehousemen Must Provide Coverage, But May Buy It Wherever They Choose-Home Given Credit

Official announcement was made this week by the Commodity Credit Corporation of its new program for handling insurance on cotton on which it makes loans in substitution of the plan whereunder three brokers were patronized to the exclusion of local agents.

ized to the exclusion of local agents. That such an announcement would be forthcoming was anticipated in word from Washington last week.

Under the new set up warehousemen must provide insurance on CCC cotton for the full market value and may place it wherever they choose.

Loans will be made at the rate of 11 cents a pound on low grade cotton and 12 cents on the better grade. The borrower is not liable if the price falls below those figures.

Blanket Policy Arranged

The CCC has purchased a blanket policy covering any differences between the market value of the cotton and the loan value, plus interest and accrued charges in the event the market value of the cotton at the time of the fire is less than the amount of the note plus interest and accrued charges. The blanket policy also protects the CCC in the event the warehousemen fail to comply with the insurance requirements and also covers any losses or damage to the cotton to the amount of the loan, plus interest and charges due to flood.

Banks and other lending agencies may obtain additional insurance whereever they desire or they may be included in the CCC blanket policy.

Labors Are Recalled

Labors Are Recalled

The National Association of Insurance Agents, through President Allan I. Wolff and Secretary Walter H. Bennett, this week expressed gratification at the announcement of the Commodity Credit Corporation. Mr. Wolff stated

Original Blue Goose Home Now Abandoned

Members of the Blue Goose regret to learn that the famous Oakwood hotel on Green Lake, Wis., where the order was born, has passed out of existence. It was at the famous hostelry in the old days that the Wisconsin field men held their annual meetings. On one of these occasions an impromptu per-formance was staged called the "Blue Goose." That was the be-ginning of the present Blue Goose movement. The Oakwood has been supplanted by other more modern hotels about the lake.

Conference have labored to bring about this eventuality. "Nothing could be fairer," he said, "than restoration of this business to local channels, leaving it free to open competition. As the former plan operated, many a warehouse man who wanted to patronize his own agent in his own community was not privileged to do so. Under the new plan as reported, every agent will have an opportunity to solicit this business. I wish to commend the officials of the Commodity Credit Corporation for the action they are reported to have taken."

Mr. Bennett wired to President L. P. Talley of the CCC, expressing appreciation of the action and assuring him that the National association will give aid in whatever direction it can be of service. Conference have labored to bring about

The Southern Agents Conference has had the cooperation of the Home of New York in seeking to have the coton business restored to local channels. A resolution was adopted recently by the directors of the Mississippi Association of Laguargue Agent, they have tion of Insurance Agents thanking the Home for its cooperation in the matter.

Additional I. A. C. Speakers

Additional speakers announced for the annual meeting of the Insurance Advertising Conference at Rye, N. Y., Oct. 1-3, are William Leslie, associate manager National Bureau of Casualty & Surety Underwriters; A. W. Lehman of the Association of National Advertisers, this is the most gratifying development of his administration.

Mr. Wolff recalled that the National association and the Southern Agents who will discuss radio advertising, and Clarence Axman, editor "Eastern Underwriter," who will talk on the 1934 Actuarial Congress in Rome.

New Jersey Agents in Annual Meeting

Strict Underwriting of Compensation Stirs Up Much Discussion

STULTSISPRESIDENT

Agents Ask for Cooperation in Reducing Losses and Making Compensation Profitable Line

NEW OFFICERS ELECTED

NEW OFFICERS ELECTED

President—C. S. Stults, Hightstown.
Secretary-Treasurer—A. V. Livingston,
Englewood.
Executive Committee—E. M. Schmults,
Ridgewood (chairman); C. E. Meek, Jr.,
Paterson; H. A. Faunce, Atlantic City;
Julius Klein, Newark, and W. G. Hurtzig,
Morriston. Morristown.

Morristown.

Vice-presidents (one from each county)

-William Wilson, Atlantic City; Ira
Kelsey, Hackensack; R. H. Aaronson,
Jr., Bordentown; W. B. Hambleton,
Gloucester City; R. E. Barby, Ocean
City; C. H. Reeves, Millville; Leonard
Fuchs, Newark; W. A. Curry, Woodbury;
Mrs. J. A. Nolan, North Bergen; C. A.
Reger, White House Station; S. M. Fell,
Trenton; T. S. Brown, Perth Amboy;
Earl Snyder, Atlantic Highlands; Harry
Tucker, Boonton; T. M. Speck, Tuckerton; A. C. Sinn, Clifton; C. W. Acton,
Salem; T. D. Van Syckle, Bound Brook;
W. R. Sprague, Newton; Donald Holmes,
Summit, and A. B. Craig, Blairstown.

By GEORGE A. WATSON

Casualty problems were given major attention at the New Jersey Association of Underwriters' annual meeting in Atlantic City. President W. G. Hurtzig struck the keynote in his review of casualty problems. His criticism of the ultraconservative underwriting attitude on compensation was enlarged upon by other speakers, both agent and company viewpoints being expressed.

C. S. Stults, Hightstown, was elected president and E. M. Schmults, Ridgewood, succeeds him as executive com-(CONTINUED ON PAGE 27)

NATIONAL COUNCILLORS BREAKFAST CONFERENCES



E. J. COLE, Fall River, Mass.

On Tuesday morning of next week at the meeting of the National Association of Insurance Agents at Grand Rapids, the national councillors will hold breakfast conferences for their various juris
dictions. E. J. Cole of Fall River, Mass., chairman of the national executive committee, will preside over the Leastern Underwriters Association territory. Hamilton C. Arnall of Newnan, Ga., will have charge of the Southeastern Underwriters Association meeting. H. J. Thielen of Sacration Tresidence over the Western Underwriters and agents. These conferences will adjourn at 10 a. m. as the national council meets at that time with President Catherine and Catherin



GEORGE W. CARTER, Detroit



H. C. ARNALL, Newnan, Ga.



H. J. THIELEN, Sacramento

Insurance Company of North America

Philadelphia

Statement Six Months Ending June 30, 1934

Fire and Marine Premiums (Net)	\$11,170,467.33
Interest, Dividends and Rents	1,399,955.51
Profit and Loss Securities	401,033.67
Perpetual Deposits Received	32,821.29
Other Income	419.00
Decrease Reserve for Taxes, Expenses, etc	
	\$13,065,978.29

Fire and Marine Losses Incurred.....\$4,929,364.87 Agency Charges and Commissions..... 5,474,990.26 Taxes 521,094.78 Real Estate and Investment Expenses.. 212,945.95

Penna. Insurance Dept. Examination Ex-2,899.05 Perpetual Deposits Returned..... 8,165.60 Increase Fire, Marine and Perpetual

BALANCE\$ 1,866,747.54

Increase Market Value Securities as Appraised June 30, 1934 8,899,865.21

\$10,766,612.75

Dividends Paid\$1,200,000.00

Contribution to Gratuity and Relief

Funds 25,000.00 1,225,000.00 Increase Surplus 9,541,612.75

ASSETS

Bonds and Stocks (Market Values)	69,908,662.65
Mortgages on Real Estate	27,575.00
Accrued Interest	341,156.95
Real Estate Philadelphia and New York City	5,642,551.03
Cash in Banks and Office	4,760,626.35
Premiums in Course of Transmission	3,829,468.60
Reinsurance Claims on Losses Paid	106,448.97

\$84,616,489.55

LIABILITIES

Reserve for Unpaid Losses	5,835,657.00
Unearned Premium Reserve	21,352,215.59
Reserve for Taxes and Other Expenses	1,484,415.49
Dividend Payable July 16, 1934	1,200,000.00
Cash Capital	12,000,000.00
Surplus	42,744,201.47

\$84,616,489.55

VIEWED FROM NEW YORK

BROOKLYN PREMIUMS AHEAD

For the first six months of 1934, Brooklyn premiums, as reported by fire companies to the New York board for computation of the assessment for supcomputation of the assessment for support of the fire patrol, amounted to \$5,-021,249 as compared with \$4,645,494 for the first six months of 1933. This is an increase of 8.1 percent.

Of the 1934 writings, \$4,897,352 were reported by stock companies, \$106,656 by mutuals and \$17,242 by Lloyds and inter-insurers.

By groups, the results of the first six

By groups, the results of the first six months of this year and for the same period of last year are as follows:

	1934	1933
Home		\$479,470
America Fore	405,519	386,786
Royal-Liverpool	371,674	376,713
Firemen's	254,973	245,993
Great American	211,582	202,958
Hartford	195,094	217,232
North British	186,161	136,311
Aetna Fire	175,098	142,419
Corroon & Reynolds	172,130	116,853
North America	146,226	167,824
Phoenix of Hartford	139,463	69,314
Crum & Forster	136,747	105,305
National	132,057	106,693
Commercial Union	116,092	101,075
London & Lancashire	100,316	112,178
Phoenix of London	91,903	114,278
Aetna Life	85,070	81,073
Fireman's Fund	82,335	62,949
Meserole	73,972	73,139
Springfield	67,166	68,723
Sun	61,754	49,219
Tokio	58,482	48,833
Fire Association	58,243	64,856
Agricultural	57,152	41,260
St. Paul	56,854	62,018
London	55,945	45,054
American	55,319	77,790
Glens Falls	53,918	58,915
Scottish Union	49,118	44,638
Pearl	44,931	22,283

adjuster, on "Use & Occupancy"; C. T. Hubbard, secretary Automobile of Hartford, on "Reporting Covers"; J. E. F. McClellan, New Jersey schedule rating office, on "Some Phases of the Liquor Industry," and P. M. Brink, assistant secretary Southern Fire, on "Sprinklered Risks."

YORKSHIRE OFFICIAL IN N. Y.

G. M. Howard of the head office of the Yorkshire is visiting Manager F. B. Martin at the company's United States headquarters in New York City. While here Mr. Howard will make a study of accident underwriting conditions in this country, notably in connection with road hazards.

COLUMBIA UNIVERSITY COURSES

A course in fire insurance will be given Wednesday evenings beginning Oct. 3 at Columbia university, in charge of Pren-tiss B. Read, vice-president of Wagner & Chidden & Glidden.

There will be a course on accident and health insurance starting Monday evening, Oct. 1, by Andrew J. Mountrey, manager accident and health department Standard Surety & Casualty.

TO PROBE POLITICAL PRESSURE

Semi-Annual Figures Reported

(From Georgia Insurance Department Records)

STOCK FIRE

Company	Capital or Dep.	Assets	Surplus	Income	Disburse.
American Druggists Glens Falls	2,500,000	\$ 2,161,468 14,996,636 4,150,224	\$ 1,143,444 5,306,752 1,203,585	\$ 246,726 3,601,488 936,616	\$ 264,431 3,550,446 710,529
State of Penn Standard Marine Union, China	400,000	3,129,465 3,059,866	1,893,777 1,874,157	838,388 385,563	808,087 495,157
Lumbermen's	1,000,000	4,507,559	1,550,405	914,131	902,775

FIRE AND CASUALTY MUTUALS

Assets	Surplus	Income	Disburse.
United Mutual, Mass\$ 3,823,950	\$ 1,469,366	\$ 1,385,445	\$ 1,102,124
Ohio Hardware 409,790	150,134	197,796	192,825
Indiana Lumbermen's 2,401,543	1.417.965	720,561	633,850
Hardware Mutual, Wis 6,350,498	1,070,631	3,691,804	2,650,392
Shelby Plate Glass, O 1,016,082	395,674	447.034	417,663
Penna. Lumbermen's 2,840,564	1.534.126	880,223	780.881
Liberty Mutual. Mass 28,862,291	4.227.137	13,070,138	9,418,732
Lumber Mutual, Mass 3,109,528	1.916.214	768,754	597.807
Lumbermen's Mutual, O 2,140,025	687,980	976,331	869,177
Millers Mutual, Tex		430,639	410,301
National Mutual, O 328,785		127.257	135,033
National Retailers, Ill 1,418,58		622,523	579.158
Northwestern Mutual, Wash 4,805,613		2,489,486	2.007,712
Lumbarman's Mutual Cas III 19694 47		11.125.268	9.031.310

Six-Month Figures of Foreign Companies

(From Georgia Insurance Department Report)

	6 Mos. Income	6 Mos. Disburse.	Remittance to Home Office
Atlas	\$1,489,152	\$1,591,869	\$ 88,917
Halifax	346,814	357,555	60,000
Liverpool & London & Globe	5.812.024	6.342,330	1,871,654
London & Lancashire		2,048,593	410,528
London & Scottish		226,237	33,841
Marine		831,030	108,663
North British and Merc		3,884,926	292,916
Northern, England		2.033,676	44,170
Norwich Union	1.642.802	1.987.800	540,433
Royal		7.268,116	2,746,126
Sun		1.758.827	
Thames & Mersey		237,460	60.583
Union. France	000 004	240,066	12,786
Yorkshire	007 100	1,072,443	124,910

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The AMERICA FORE GROUP

THE CONTINENTAL INSURANCE COMPANY AMERICAN EAGLE FIRE INSURANCE COMPANY FIDELITY-PHENIX FIRE INSURANCE COMPANY FIRST AMERICAN FIRE INSURANCE COMPANY

Eighty Maiden Lane,



of Insurance Companies

NIAGARA FIRE INSURANCE COMPANY
MARYLAND INSURANCE COMPANY OF DELAWARE
THE FIDELITY AND CASUALTY COMPANY
ERNEST STURM, Chairman of the Boards
BERNARD M. CULVER. President

New York, N.Y.

NEW YORK CHI

SAN FRANCISCO

ATLANTA -

ALLAS

MONTREA



Indemnity Insurance Company of North America

PHILADELPHIA

CAPITAL \$1,000,000

Casualty Fidelity Surety

Unquestioned Financial Stability Unique, Convenient Policies Complete, Efficient Service **All Modern Coverages**

Combination Automobile Policy, Combination Residence Policy and Complete Golfer's Policy issued jointly with allied fire companies.

Florida Local Agents Act on the Marine Definition

RESOLUTION IS PROMULGATED

State Association Is Taking Steps to Increase the Membership of the Organization

LAKELAND, FLA., Sept. 12.—The directors of the Florida Local Underwriters in session here and presided over by President Payne Midyette, Tallahassee, Saturday discussed with officers of the S. E. U. A. the marine definition as it applies to "the present comprehensive personal property floater policy."

policy."

It was evident from the arguments It was evident from the arguments that the agents regarded it as a matter greatly affecting the interests of agents, companies and the public. However, "while there is real need for the coverage provided under the comprehensive policy as respects household contents and personal effects," the directors adopted a resolution setting out that—
"In the interest of good practice and good underwriting principles," they would "go on record as being opposed at this time to any change in the present ruling of the insurance commissioners pertaining to this subject."

sioners pertaining to this subject."

The board in consideration of this ac-

sioners pertaining to this subject."

The board in consideration of this action, earnestly requested that the S. E. U. A. "give serious thought to developing such a contract as will provide comprehensive coverage and be written under proper control."

Determined to greatly increase the membership of the Florida Local Underwriters and adequately finance a full time paid secretary, President Payne Midyette has divided the state into districts with a director heading up each section, to effectively beat the agency bushes from now to Jan. 1.

Present were President Midyette, Tallahassee; Vice-president L. L. Sertel, Miami; Vice-president L. P. McCord, Jacksonville; Secretary, Clarence P. Grill, West Palm Beach; national councillor Finley Cannon, Gainesville; directors Hunter Brown, Pensacola; B. L. Davis, Arcadia; W. P. Fischer, West Palm Beach; Kenneth McDonald, Lakeland; O. W. Shelton, Bradenton, O., Mitchell Stallings, Tampa.

It was voted to give the commissioners a banquet when they meet Dec. 4-6, at

It was voted to give the commissioners a banquet when they meet Dec. 4-6, at St. Petersburg, with the following as a committee in charge: Stallings of Tampa, McDonald of Lakeland, Shelton of

Merger Officially Approved

Formal approval of the merger of the Importers & Exporters and Mohawk Fire, both of which are inactive, has been voted by stockholders of those companies. The basis for exchange of shares will be decided after completion of the examination by the New York department

Hallenbeck's Father Dies

G. W. Hallenbeck, assistant secretary Corroon & Reynolds group, has the sympathy of the fraternity in the death of his father, F. V. S. Hallenbeck, Sept. 10.

D. F. Broderick C. M. Verbiest L. G. Goodrich

D. F. BRODERICK

INCORPORATED

INSURANCE EXCLUSIVELY

DETROIT NEW YORK SAN FRANCISCO

Intensive Drive Is Made for Chicago Premium Tax

Collection of the Chicago fire insur-ance premium tax more intensively this year than in a long time has resulted in a much more nearly complete showing of fire companies operating in the city.
A considerable number of carriers which failed for several years to report premiums written and to pay the 2 percent tax due each June 30 when the fiscal year ends, have been followed up and required to remit. This stricter policy of the city officials brought large returns earlier in the year, where in the past it was common for many companies are reported. panies, agencies, and branches to report as late as December. In addition to the large tabulation of fire premiums for the year ended June 30, 1934, previously printed, there are:

1934

1933 1932

A - 4	1934	1933	1932
Aetna	51,201	325,367	389,454 44,379
Amer. Alliance. Amer. Eagle Amer. Equit American, N. J. Am. Un, N. Y. Arkwright M Balt. Amer Bank. & Ship Birmingham Buffalo	391,201 51,471 80,754 66,645	86,766	
*Amer. Equit	66,645		20,924 246,768 59,680
American, N. J.	199,981	218,869	246,768
Am. Un., N. Y.	7,000		59,680
Ralt. Amer	21.467	22,908 79,857 17,395	16.911
Bank. & Ship	91,203	79,857	16,911 50,995
Birmingham	23,134	17,395	
Buffalo *Caledonian	23,134 66,590 92,285 36 7,979 13,003 11,393	*****	******
*Caledonian	92,285		155,633
Capital, N. H Carolina	7 979		8 388
Central Union Citizens, N. J City of N. Y Columbia, O	13,003		8,388 63,334 15,348 31,270 16,031
Citizens, N. J.	11.393	13,857 31,959 19,970	15,348
City of N. Y	36,692	31,959	31,270
Columbia, O	56,160	19,970	16,031
Commerce	18,113	21,935	41,496 17,018
Concordia	11,393 36,692 56,160 18,113 23,310 264,114 1,241 72,988 5,027	21,935 $18,232$ $257,779$	
County Fire	1.241	201,115	8,159
County Fire Detroit F. & M.	72,988		
Dixie	5,027 109,785 23,084	696	3,058 106,459
Dubuque F.&M.	109,785		106,459
Employers †Empl. Mu. Cas. Federal Mut	342	16,104	637
Federal Mut	990	605	235
Fid. & Gty	125,233	100,932	
Fid. & Gty Fid. Phenix	125,233 227,684	215,390	
Fireman's Fund	109,555	153,761	222,841 101,944
Fireman's Fund Firemen's N. J. First Amer Franklin	52,694	100,932 215,390 153,761 63,863 35,832 67,395	101,944
First Amer	84 369	67 395	60,429
	10.970		
General, Seattle Girard F. & M Glen Cove M	52,694 24,520 84,369 10,970 34,414 193,625 233	$19,183 \\ 165,098 \\ 2,423 \\ 176,348$	21,473 169,716 4,950 208,110
Girard F. & M	193,625	165,098	169,716
Glen Cove M	233	2,423	4,950
	176,489	176,348	208,110
	232 798		64,828 204,440
Great Amer Hanover Harmonia Hartford	120.948		201,110
Harmonia	6,572		
Hartford	374,373	331,823 485,077 47,199	411,401 439,109 39,156
Home F. & M	496,530	485,077	439,109
Home F. & M Homestead	233 176,489 35,226 232,798 120,948 6,572 374,373 496,530 61,365	41,199	39,100
Homestead Knickerbocker. Law, U. & Rock London Assur. Lond. & Lanc. Lond. & Prov. Lumberm, Pa Manhat F. & M. Maryland Meihands. F. & M Mechanics, Pa Meiji Fire Meiji Fire Merchants, R. I.	29,948		
Law. U. & Rock	70,601 128,832 155,837	56,382 114,228 141,125	
London Assur	128,832	114,228	117,511
Lond. & Lanc	155,837	141,125	00.750
Lond. & Prov	155,837 11,509 47,733 41,895 48,598 12,187 2,304 2,494		20,752 55,745
Manhat F & M	41,733		33,143
Maryland	48,598	31,285	
Mass. F. & M	12,187	*****	13,314 4,393
Mass. F. & M Mechanics, Pa Meiji Fire Merchants, R. I. *Merch. N. Y Merch. & Mfgs Milw. Mech Nat. Ben. Fr Natl. Liberty New Brunsw New Jersey New York Fire N. Y. Under Niagara *Northern, N. Y. N. W. F. & M. Occidental Orient Pacific Patriotic Patriotic Patriotic Patriotic Rhode Island Roch. Amer Safeguard Seaboard F.&M	2,304	4,949	4,393
Meiji Fire	2,494	19 991	
Merchants, R. I.	130 683	$13,321 \\ 150,006$	199,139
Merch & Mfgs.	23.832	100,000	25,322
Milw. Mech	183,134	183,352 $62,782$ $125,084$	25,322 203,206
Nat. Ben. Fr	52,775	62,782	62,329
Natl. Liberty	143,355	125,084	132,271
New Jersey	8 433	5,565	8 947
New York Fire.	38,903	0,000	21.367
N. Y. Under	84,489		62,329 132,271 50,510 8,947 21,367 86,236
Niagara	158,741	133,222 38,079	
*Northern, N. Y.	39,946	38,079	86,236 29,916 13,031
N. W. F. & M	31,322	34,539 16,205	13 031
Orient	118 782	16,205 96,807 64,192 23,704 48,550 53,403	10,001
Pacific	93,349	64,192	65,048
Patriotic	30,721	23,704	65,548 53,358
Potomac	47,127	48,550	53,358
Rhode Island	48,849	53,403	6,911
Roch. Amer Safeguard	12,111 20,889	14,499	0,0
Safeguard Seaboard F.&M.	17,081	23,200	20.845
	10		20,845 1,669
		18,575	
Stand. Marine. Standard, N. Y. Sun	222,404	$173,409 \\ 135,229$	107,781
Sun Und.	50 175	43 555	157,781 123,279 26,409
Superior	25.431	22.596	26,409 28,148 15,423
Tokio M. & F.	85,754	28,137	15,423
Trinity Univer.	50,175 25,431 85,754 961	43,555 22,596 28,137 11,735	
Un. F. A. & Gen.	29,466		00.000
Superior Tokio M. & F. Trinity Univer. Un. F. A. & Gen. Western, Kan. World F. & M.	29,466 16,227 55,017 28,726	17,779 53,252	29,988 41,865 16,664
Vorkshire	28 726	30,232	16 664
Yorkshire *Incomplete.	20,120		10,001
†Automobile.			

Ontario Agents to Meet

The Ontario Fire & Casualty Insurance Agents Association will hold its annual convention at Toronto, Oct.

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Insurance Details of New Corn Plan Being Studied

EXPECT WORD THIS WEEK

Change in Arrangements Likely Under New Program of CCC Loans of 55 Cents a Bushel

WASHINGTON, Sept. 12.—Officials of the Commodity Credit Corporation today were considering new plans for the making of corn loans which may involve a change in the method of handling the coverage on pledged grain and were hopeful of reaching a definite agreement by the end of the week.

by the end of the week.

With relation to the insurance phase it was indicated that considerable difficulty may be encountered in any effort to work out a new plan for handling the coverage. At present, in three or four states because of compulsory provisions in the federal storage act, it was explained, the primary insurance is carried by the borrower. In other states, the corporation is protected under a blanket policy, which also safeguards it against market declines in the states where the borrowers carry the insurance.

Because of the fact that corn is not stored in public warehouses like cotton, but is stored by the borrower, it was said, a plan similar to that adopted this week for the latter would prove imprac-

Because of the fact that corn is not stored in public warehouses like cotton, but is stored by the borrower, it was said, a plan similar to that adopted this week for the latter would prove impracticable. With respect to the cotton insurance, officials stressed that the primary object of the change was to keep the insurance cost to the borrower at a minimum rather than to throw business to local agents, although the corporation has no objection to their sharing in the underwriting where it does not increase the expense.

the underwriting where it does not increase the expense.

Under the new plan, the CCC will loan 55 cents, instead of 45 cents a bushel, on corn. The old loans mature Oct. 15, the extension until Jan. 1 being abrogated. Under the old plan an excess policy was written jointly by the Glens Falls and Hartford, but the individual farmer was supposed to buy fire insurance.

Probabilities of Federal Insurance Quiz Examined

WASHINGTON, Sept. 12.—With no legislation on the subject enacted at the last session of Congress, observers here fail to see how any Congressional committee can undertake an investigation of the insurance industry in advance of the coming session, which convenes in January

wary.
While there was some thought that the Senate banking and currency committee would probe insurance company stocks, Senator Fletcher of Florida, chairman, declared that his group was without authority to undertake such an inquire.

without authority to undertake such an inquiry.

It is pointed out that, in view of the absence of definite action by Senate or House of Representatives, no Congressional committee had authority to undertake a survey of insurance. The last session was the final session of the 73d Congress and the coming session will be the first of a new Congress, requiring the election of a speaker in the House of Representatives and appointments to committees. Thus any action of any group during the time between these sessions would not necessarily be binding upon or influence the new Congress.

Delinquent Balance Status in Illinois Is Much Better

Report on delinquent balances of agents and brokers under the system of reporting to the insurance department is made by Insurance Director Palmer of Illinois. The department, he said, has communicated with all delinquents and

licenses not renewed until satisfactory explanation and assurance was given by reporting companies that the matter would be disposed of quickly. This procedure regularly will be followed.

The report covers reports received from all fire and casualty companies in Illinois and their agents showing delinquencies of agents and brokers as of Oct. 1, 1933, Jan. 1, and July 1, 1934.

Mr. Palmer notes that the law specifically provides that an agent or broker must be competent, honest and trust-

The report shows that as of Oct. 1, 1933, there were 4,276 delinquents, in amount of \$2,469,338; as of Jan. 1, 1934, 2,876 for \$1,783,683, and July 1, 1934, there were 2,345 for \$1,479,482. Thus the number of delinquents has decreased

45 percent and the balances outstanding more than 90 days have decreased 40 percent.

Owen Wilson in Canada

W. Owen Wilson of Richmond, Va., well known local agent and member of the executive committee of the National Association of Insurance Agents, is on a Canadian trip spending a short vacation before going to the annual meeting of the national body in Grand Rapids next week.

1859

1934

75th ANNIVERSARY

THE GROWTH and

development of this organization during the past seventy-five years has paralleled that of the city itself and we are today providing the City of Chicago with many millions of dollars of all forms of insurance protection



Frederick W. Moore Edward W. Poinier Theodore G. Rockwell F. Y. Coffin John K. Walker Harry E. Knight

Associates
E. A. Bremner
S. A. Rothermel

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Depression-proof

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You can expect such a Company to continue in the future to uphold proper practices and co-operate with its Agents as it has in the past.

One hundred and fifty-two years means more than age-it means experience, sound and sane udim ent, underwriting skill.

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National Inspection Company

This corporation reports on the underwriting aspects of heavy manufacturing and mercantile properties throughout the following states:

Michigan Wisconsin Minnesota

Indiana Illinois Iowa Nebraska Missouri

Kansas Kentucky West Virginia

J. G. Hubbell

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R. L. Thiele

BACON, WHIPPLE & CO. Established 1926

H. W. CORNELIUS, Specialist Insurance and Bank Stocks

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Do your fellow agent a good turn-get him acquainted with The National Underwriter, the real insurance newspaper.

NEWS OF FIELD MEN

Banquet for C. D. Wadsworth, H. A. Houghton, 25-Year Field Men, to Be Held Sept. 28

DES MOINES, Sept. 12.—Iowa field men and insurance friends of C. D. Wadsworth, Iowa state agent Spring-field Fire & Marine, and H. A. Hough-ton, Iowa and Omaha state agent Fire-men's of Newark, will honor the two veteran field men with a banquet here Sept. 28. Both have completed this year 25 years of consecutive service in the Iowa field for their respective companies. These 25-year banquets were inaugurated a number of years ago by Iowa field

men.
J. H. Bunten, Iowa-Nebraska state agent Fire Association, is general chairman of the banquet committee and W. H. Harrison, Iowa state agent National of Hartford, will act as toastmaster.

of Hartford, will act as toastmaster.

Mr. Houghton, a native of Iowa, entered the insurance business as a local agent at Boone in 1896 and is still interested in a local agency there. He traveled Iowa and Nebraska for nine years for the old German of Pittsburgh, and went with the Firemen's in 1909, traveling for the latter company since that time with headquarters at Boone.

Mr. Wadsworth, born in Illinois, makes his home here. He began his insurance career with the Burlington Insurance Co., later going with the Iowa Alliance. He later went to Cedar Rapids with Henry Bennett in a rating bureau, and joined the Springfield in 1909.

R. K. Johnston in Field

Camden Fire has appointed The The Camden Fire has appointed Robert K. Johnston special agent for eastern Pennsylvania. He has been an examiner in the middle department for five years and has been with the Camden Fire for 18 years. He succeeds Clayton M. Fussell, who has returned to the home office to assume special duties, at his own request.

A complimentary dinner was given Mr. Johnston by his fellow employes at which he was presented a wrist watch.

W. H. Frazier With Sun

W. H. Frazier has been appointed w. H. Frazier has been appointed state agent in eastern Pennsylvania, Delaware and northeastern Maryland for the Sun with headquarters in Philadelphia. Prior to assuming his new connection Mr. Frazier traveled the same territory for the Commercial Linion

Transfer Rives to Atlanta

Davis B. Rives, special agent of the Davis B. Rives, special agent of the American, has been transferred from Dallas to Atlanta, having headquarters with State Agent H. H. Hirsch in the Trust Company of Georgia building.

Mr. Rives traveled Texas for the American for seven years and was with the Texas Inspection Bureau for 21/4

the Texas Inspection Bureau for 2½ years prior to that.

Fred H. Adams has returned to Dallas from Atlanta and will assist Carl Hunt. Mr. Adams originally was from

Brown Is Kentucky Speaker

LOUISVILLE, Sept. 12.-C. Brown, Kentucky deputy commissioner, was an invited guest of the Kentucky Association of Fire Underwriters at its meeting Sept. 10, coming in informally, while on his vacation, to discuss and explain to the field men the working of the new agency qualification act and the questionnaire that must be used by all agents in making applications for license in Kentucky. Mr. Brown answered a number of questions that were a bit

To Honor Two Iowa Veterans | Prepare Way for Illinois Drive

Association Field Men Are Likely to Devote Much Attention to Separation This Fall

The way is apparently being pre-The way is apparently being prepared for an aggressive separation campaign of a general nature in Illinois, outside of Chicago. On Monday of this week, the executive committee of the Illinois Fire Underwriters Association gave considerable attention to the various mixed agencies. Apparently, some of the non-union companies—the Pearl being named especially—have been being named especially—have been making considerable headway in several of the downstate cities and have succeeded in mixing a number of

cleared agencies.

Some of the agents have received from field men of Western Insurance Bureau companies lists of the mixed Bureau companies lists of the mixed agencies in the state, which were prepared for the purpose of indicating that separation is not being enforced in Illinois and supporting the contention of the bureau field men that the union field men are not serious in demanding separation. Furthermore, there has been some competition from non-union companies which are said to be writing three-year and five-year term policies and collecting the premium in equal annual instalments. annual instalments.

annual instalments.

The trouble seems to be concentrated at present in several cities in the extreme southern portion of the state. There will be a large number of Illinois field men in Edwardsville, Ill., this week, where three important agencies have become mixed. The union field have become mixed. The union field men this week will concentrate in hold-The union field ing one of these agents particularly in

Missouri Groups to Meet

The Missouri Fire Underwriters' Association will meet Sept. 20 at Columbia. At the same time the Town Improve-ment Association and the executive committee of the Missouri Fire Prevention Association will meet.

S. A. Mehorter Honored

NEW YORK, Sept. 12.—An unusually large turn out of members of the New York City Blue Goose materialized at the dinner tonight, at which S. A. Mehorter, recently elected most loyal grand gander, was the honor guest. A number of important company officials were present. Mr. Mehorter is New Jersey state agent of the Home. NEW YORK, Sept. 12.—An unusually

Cleveland Club Resumes

CLEVELAND, Sept. 12.—The Fire Insurance Field Club of Cleveland will hold its first fall meeting Sept. 17. Letters have been sent out by the new president, A. D. Fulton, of the Western Adjustment, asking for suggestions on what the club's activities for the coming year should be.

Resume Wichita Luncheon

After suspending meetings during the summer, the Sunflower (Wichita) puddle of the Kansas Blue Goose resumed its Monday luncheons Sept. 10. "Big Toad" C. C. Crow, Underwriters Adjusting, outlined plans for the year.

Heart of America Meeting

The first fall meeting of the Heart of America Blue Goose will be held in Kan-sas City Sept. 17, with Otto Ramseyer

The Missouri Fire Prevention Associa-tion will inspect Cameron Sept. 28.

The W. F. Blackmun Company, Ham-mond, Ind., has been incorporated by W. F. Blackmun, W. W. Thornton, K. L. Dic-man, Sue B. Blackmun and A. O. Thorn-

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New Secretary



John S. Cutter, who has been elected secretary-treasurer of the Iowa Association of Insurance Agents, started his insurance career as an agent in Shenandoah, Ia., at the age of 22. He became a member of the Iowa association in 1917 and has been actively interested in the work continuously. in 1917 and has been actively interested in the work continuously. He has served on various committees. Since the establishment of his own agency 23 years ago, Mr. Cutter has devoted his entire time to insurance. He is a clerk and vestryman in St. John's Episcopal church, secretary of the Chautauqua association, secretary of the Speedway Fair Association, secretary of the chamber of commerce and secretary of the ber of commerce and secretary of the Kiwanis Club in his city. He is also secretary and treasurer of the Shenandoah Association of Insurance Agents.

Van Vranken and Peterson Are Advanced by the Home

In further recognition of the services of R. F. Van Vranken and Leonard Peterson, Wilfred Kurth, president of the Home, announces the election of the former as vice-president of the company and Mr. Peterson as assistant secretary.

retary.
Mr. Van Vranken, who will retain his Mr. Van Vranken, who will retain his present title of secretary and general adjuster, has been identified with the Home for 34 years, having entered its service as an office boy. He was advanced through various positions including those of junior clerk in the metropolitan department, assistant policywriter, cashier's division, and mapclerk. Later he was placed in charge of the suburban counter and in 1912 was appointed special agent in eastern New York. In 1926 Mr. Van Vranken was called to the head office as assistant was called to the head office as assistant general adjuster and succeeded W. N. Bament as general adjuster on the death of the latter in 1929. While in the field Mr. Van Vranken was active in the Underwriters Association of New York State, serving for a time as president

Peterson From West

Mr. Peterson is a western product and another of the fire underwriters from that territory who made good when given higher responsibilities. After graduating from Armour Institute of Technology in Chicago, he joined the of Technology in Chicago, he joined the Michigan Inspection Bureau, later being connected with the Western Actuarial Bureau. He joined the Home forces in 1920 as special agent in Chicago. In 1921 he was placed in charge of the improved risk department of the Chicago office. In 1927 he was called to New York as assistant manager of the improved risk department and three

years later was made division under-writer for the western department.

Ohio Blue Goose Meeting

CINCINNATI, Sept. 12.—The Ohio Blue Goose held a meeting here Monday night. Delegates to the grand nest meeting in Omaha reported. Ralph Huskill, recently elected grand keeper, explained the group life insurance situation and secured about 20 applications for new insurance. new insurance.

Two new members were initiated, they being T. J. O'Casek, Underwriters Service Association, Columbus, and Ralph Rosenlund, National Inspection Combustorial Companies in the state may

pany, Cincinnati. W. R. Moore, Western & Southern Fire, was elected but was not present. F. E. Steinbacher, Connecticut Fire, was taken in as a transfer from the Indiana Pond.

Word was received that W. F. Castle, Chychogos Courts, manager. Firemen's

Cuyahoga county manager, Firemen's, was operated on Friday night for appendicitis and is now in Lake Side Hospital in Cleveland. Flowers and a message of sympathy were sent.

Cancellation Clause Approved

contain a 60-day cancellation clause. Fire companies must deposit securities of \$20,000 or file a surety bond of the same amount. Something over a year ago, when a fire company filed a surety bond with a six months cancellation provision, the attorney-general ruled that such a provision was improper.

J. H. Doyle, general counsel for the National Board, recently took up the question again with Commissioner Knott and the new opinion from the attorney-general was obtained.

The Lumbermen's of the Fire Associa-tion group has been admitted to Ken-tucky, replacing the Victory in the of-fice of Jules Bowman, state agent.

GIVE and you shall receive

HERE IS A PRACTICAL DEMONSTRATION OF THAT TRUTH

During the past fiscal year MILLERS NATIONAL received from its agents the largest premium income it has had for ten yearsand at the same time its losses were the lowest. The Company's premium income has steadily increased during the past four so-called depression years, culminating in this remarkable

Wouldn't you conclude that MILLERS NATIONAL must serve agents as they like to be served to merit this demonstration of fidelity? Haven't you seen the law of compensation, the venerable truth of "Give and you shall receive," work out in your business often enough to know that it does work? Of course you have.

In addition to providing sound protection and experienced service, MILLERS NATIONAL tries to add that "little extra" touch that agents appreciate. Its handshake is firm because behind it is a feeling of sincere regard and true friendship. MILLERS NATIONAL chooses to be regarded as a co worker toward the production of profitable agency incomes, and its services are designed to produce that end.

May we explain to you more things about MILLERS NATIONAL which we believe will interest you? Write to our Home office —no obligation of course.



NATIONAL MILLERS INSURANCE COMPANY · CHICAGO

A Good Strong Company

NATIONAL UNION FIRE INSURANCE **COMPANY**

Pittsburgh, Pa.

"Every man owes a part of his time and money to the development of the business or industry in which he is engaged."

-Theodore Roosevelt.

Good Agency Company



As SEEN FROM CHICAGO

WILL HAVE PRIVATE CAR

The Illinois Association of Insurance The Illinois Association of Insurance Agents is sponsoring a private car party to Grand Rapids for the National association convention. The cars will be attached to the 5:25 p. m. Michigan Central train Monday, Sept. 17 (standard time). Any one attending the convention is welcome to join the party. Reservations may be obtained from Mrs. Lillian L. Herring, executive secretary, 816 Insurance Exchange, telephone Harrison 2996. Mrs. Herring also has identification, certificates for the repnone Harrison 2996. Mrs, Herring also
has identification certificates for the reduced convention fare.

* * *

GEORGE BELL'S TWENTIETH

George H. Bell, western manager of the National of Hartford, this month completes 20 years in the service of his completes 20 years in the service of his company. The exact day on which he joined the National being something of a mystery, President F. D. Layton arbitrarily selected a date and arranged to have a bouquet of 20 American beauty roses on Mr. Bell's desk on the appointed day. The western department staff is holding whispered sessions these days and it is likely that Mr. Bell's anniversary will be given further recognition. He is one of the leaders in the western executive ranks and he is held in the highest regard by his associates and employes.

ACHENBACH BACK IN HARNESS

W. N. Achenbach, western manager of the Aetna Fire, returned to Chicago of the Aetha Fire, returned to Chicago last week from his summer home in Bayview, Mich., and spent a few days at his desk. He returned to Bayview over the week end, but is back in Chicago this week. He has sufficiently recovered from the heart attack, which he effect over the state of the s suffered early this year, to get back in the harness and he plans to be on the job regularly now.

ARRANGING BASKETBALL SCHEDULE

Chicago insurance offices which are interested in entering a team in the Chicago Insurance Basketball League are invited to send a representative to a meeting of team managers which will be held Sept. 14, at 5:15 p. m. in the offices of the North America, 209 West Jackson boulevard. Plans for the 1934-35 season will be discussed.

LUSK WITH "INSURANCE INDEX"

E. S. Lusk, an experienced life insurance home office and field man, has been appointed managing editor of the "Insurance Index" of Chicago, succeeding J. C. Leissler, who has resigned and for the time being gone to Texas. Mr. Lusk had experience with a New York magazine in Chicago territory, then went with the Old Line Life of Milwaukee at the home office as director of field service and advertising manager. He was then in charge of conservation He was then in charge of conservation work for the Northern States Life of Hammond, Ind., and following that for a year was in field work with the Equitable Life of Iowa. He made a fine Equitable Life of Iowa. He made a record as assistant secretary of the now defunct Security Life of Chicago, being of conservation work. For in charge of conservation work. For some two years he has been a gentle-man farmer in Indiana.

HALF-YEAR FIRE PREMIUM FIGURES

premiums in Cook county, totaled \$6,-260,031, an 11.3 percent gain over the same period last year when \$5,622,642 was reported, and compared with \$5,-236,689 for the first half of 1932. The America Fore group stood in first place for the half year in volume of premiums, whereas it was third for the full year of 1933. The Home of New York was second for the year and the Royal-Liver-party.

pool group third, whereas it was second in 1933. Figures reported by the 20 leading groups compared with corre-sponding figures for the first six months of 1933 and 1932 are:

Group	1334	1933	1932
America Fore	\$594.168	\$517,175	\$414.948
Home of N. Y	545,363	543,747	440,473
Royal-Liverpool	517.965	488,348	511,077
North America.	440,555	411,272	421,524
Hartford	386,499	339,790	349,160
Firemen's	383,015	337,614	375,147
North British	357,934	380,148	281,835
Lond. & Lanc	356,658	256,708	201,059
Aetna Fire	298,337	250,217	224,662
Phoenix, Conn	292,824	263.957	273,198
National, Conn	287,198	258,212	262,048
Crum & Forster	286,492	256,151	200,351
Springfield			
F. & M	256,688	220,909	207.394
Aetna Life	192,734	174,923	144,756
American, N. J.	190,807	139,902	141,214
Fireman's Fund	190,404	140,791	144,045
Great American	183,056	162,883	171,460
Commercial		,	,
Union	170,391	161,330	168,871
Fire Assoc	165,810	152,803	137,936
Phoenix, London	163,133	165,762	165,531
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INSURANCE LAWYERS ORGANIZE

Insurance law is assuming such importance that a group of attorneys in Chicago have organized an insurance section of the Illinois Bar Association. The first meeting was held last Friday evening to discuss the scope of the work to be undertaken. A specific task to be undertaken. A specific task agreed upon was rendering assistance to Director of Insurance Palmer in codifying the insurance laws of Illinois. It was also decided to follow the same lines as the similar section of the American Bar Association, especially in reference to aid in formulating a perreference to aid in formulating a new standard automobile policy for public

standard automobile policy for public liability and property damage.

About 70 lawyers are already affiliated with the insurance section, which has no connection with the Chicago Life Insurance Lawyers Club of Chicago, Elmer M. Leesman, 69 West Washington street, is chairman, Adlai H. Rust, vice-chairman, and H. K. George, secretary.

* * * *

RAIN AND HAIL RESULTS

A mistake was made last week in re-porting the season's results of the Rain & Hail Insurance Bureau of Chicago. The bureau was credited with having a premium volume of some \$1,000,000 from hail and \$200,000 from rain insurance this year. As a matter of fact, this was an estimate of the entire rain and hail writings of all companies.

The companies represented by the Rain & Hail Bureau have written hail

premiums of about \$430,000 this season, while the losses are estimated at \$231,-000 with a loss ratio of about 54 percent. The volume shows a 25 percent

increase over 1933.

In rain business, the Rain & Hail Bureau companies have written \$22,000 with estimated losses of \$5,000.

Ohio Field Club's Monthly Meeting Held in Cincinnati

The Ohio Fire Underwriters Association held its September meeting Tuesday in Cincinnati, prior to the fall party of the Blue Goose. The Ohio Insurance Federation has extended an invitation to the organization to join as tation to the organization to join as a group rather than as individuals and this matter was referred to a committee with recommendation that the invitation be accepted. New members elected were Joseph Lisy, Jr., Home, N. Y., H. H. Howarth, North America; W. N. Robbins, London & Lancashire, and R. E. Metzger Western & Southern Fire America. Metzger, Western & Southern Fire. Announcement was made that the next three meetings would be held Oct. 9, Nov. 7 and Dec. 4 in Columbus.

V. L. Montgomery, who was in the Ohio field for the North America until his recent transfer to the western de-

his recent transfer to the western de-partment in Chicago, was presented with a wrist watch. The meeting ad-journed to attend the Blue Goose fall

Henry Zechlin's Death Came as Great Surprise

NEW YORK, Sept. 12.—Henry J. Zechlin of New York City, secretary of the Niagara Fire, who has been in charge of its New York metropolitan agency for a number of years, died Monday afternoon. He was well known in the business. He was born in Chicago Oct. 13, 1876, and started with the old western department of the Niagara Fire in 1890 as assistant supply clerk. He then went into the accounting department and later became cashier. He then was shifted to the loss department then was shifted to the loss department and became its superintendent. In 1902 he was appointed special agent of the company in Wisconsin. He was sent to San Francisco at the time of the great loss there as an adjuster. When O. E. Lane became president of the Niagara Fire he called Mr. Zechlin to the head office appointing him agency superintendent. He was elected secretary in December, 1918, and placed in charge of the metropolitan department, a post he December, 1918, and placed in charge of the metropolitan department, a post he occupied ever since. In his boyhood he was employed by a printer and did some work for the Niagara Fire. He was offered a position by Assistant Manager Moodey and took it in December, 1890. Hence his entire business career was spent with the one company. He served as president of the Wisconsin Feld Men's Club for two terms. Mr. Zechlin took a prominent part in Wisconsin affairs insurance-wise. He was a man of irreproachable character and great energy. ergy.

Mr. Zechlin died at his home in Mr. Zechin died at his home in South Orange, N. J., following three days' illness. He is survived by three daughters, Marion, Louise and Dorothy Zechlin. His wife died several months ago. Funeral services, which were private, were held at the family residence. He appeared to enjoy excellent health and but recently returned from a cruise to Nova Scotia. He was anticipating a trip to Europe next year. Mr. Zechlin after his recent cruise went to Chicago and Milwaukee for a visit to his old

President Bassett Returns

President Neal Bassett of the Firemen's group returned last week from a two months' trip abroad and is now at his home at Montclair, N. J. During his absence Vice-President John R. Cooney has been in charge of the business. Mr.

Bassett was given a leave of absence until Oct. 15.

The New York "Journal of Commerce" states that Mr. Bassett will not resume his official duties until the expiration of his leave of absence.

Balfour, Kessler Dissolved

SAN FRANCISCO, Sept. 12. — Dissolution of Balfour, Kessler Agencies, general agency with head offices in San Francisco, and reestablishment of the Francisco, and reestablishment of the former companies of Jensen & Kessler and Balfour, Guthrie & Co., has been announced by Vice-president Don Kessler. Technical and legal reasons forced the breaking of the partnership, said Mr. Kessler, and no changes will be made in personnel or office location. Exact dates and information will be made public in near future. The present information is near future. The present information is given employes in compliance with legal requirement that all employes be noti-fied 30 days before dissolution of any partnership. A. J. Chapman & Co-have ben apointed general agents of the Union Marine & General. Balfour, Guthrie & Co. formerly managed the com-pany, taking it when the Queensland withdrew and reinsured its business with the Union Marine.

The Metropolitan Inter-Insurers and Pacific National Fire have been licensed in Iowa.

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Canada Officials in Annual Parley

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and President A. B. Wood of the Sun Life. Three sessions are being held daily, morning, afternoon and evening. Adjournment is Friday.

The presidential address was given by R. P. Hartley of New Brunswick. He mentioned that all of the provinces, except Nova Scotia, called upon fire and

cept Nova Scotia, called upon fire and casualty companies to report balances delinquent more than 90 days.

He also mentioned the status of the proposed amendment to the uniform life insurance act, to the uniform automobile insurance act and to legislation as to motorists' liability to gratuitous passengers.

R. Leighton Foster of Ontario reported as secretary. He said that practically all legislation recommended by the 1933 superintendents' conference was adopted by the various provinces while no province enacted any legislation which the association opposed.

London Lloyds Controversy

He mentioned the amendment to the British and Canadian insurance com-panies' act of 1932 at the recent session of Parliament, whereunder all reference to London Lloyds was deleted. Mr. Foster said there is no action re-

specting Lloyds which the superintendents' association can appropriately take ents' association can appropriately take at this time. The question of terms and conditions for licensing Lloyds are so controversial that they must be determined by ministers of the crown and by the governments of the provinces. If, as and when the majority of the provinces undertake to admit Lloyds and the terms and conditions of license in the terms and conditions of license in each province are common knowledge, then it may be that uniformity and leg-islation respecting Lloyds will become desirable.

desirable.

Mr. Foster expressed gratification that through the instrumentality of the standing committee on automobile insurance standard forms absolute uniformity has been established in all provinces except Quebec in application, endorsement and additional provinces and additional provinces. policy forms in the automobile business.

Fire Insurance Legislation

The report of the committee on fire insurance legislation of which A. E. Fisher is chairman, was submitted. The most important work before the 1934 conference, he said, is the contemplated revision of the uniform provincial fire insurance statute. Ten years ago the uniform fire insurance act was adopted in all provinces except Quebec and there have been a number of amendments in the various provinces since that time. The work of revision may well require two or three more years. Various interested organizations have been invited to make suggestions. A report of the special committee on credit and free insurance evil, of which B. Arthur Dugal of Quebec is chairman, was presented. The committee suggested that consideration be given to the proposal that a clause providing for automatic cancellation for non-payment of premium be authorized. The report of the committee on fire providing for automatic cancellation for non-payment of premium be authorized. He referred to the reports of companies on delinquent balances. Most of the provinces called for the reports as of June 30, 1934. At that time there were 951 delinquent agents reported in Ontario, 371 in Alberta, 306 in Manitoba, and 120 in New Brunswick. British Columbia called for the reports Oct. 1, 1933, and at that time found there were 353 delinquent. 353 delinquent.

Uniform Definitions

There was a report of the special committee on uniform definitions, of which Mr. Foster is chairman. He recalled that in June of this year the joint committee, representing fire, marine and casualty companies sent out a tentative agreement, following closely that adopted in the United States. Mr. Foster said that any variations, omissions or additions to the uniform definition, necessary to give effect to the agreement will require con-

sideration so that all provinces may rec-ommend uniform legislation in 1935. Furthermore consideration must be given Furthermore consideration must be given to ways and means of varying, omitting or adding to the uniform definitions from time to time by department rulings. The committee expressed the belief that authority should be given to the superintendents in each province to designate from time to time into what class of insurance any particular kind of policy falls.

The committee on automobile insurance standard forms also submitted a report. Mr. Foster is chairman of that

report. Mr. Foster is chairman of that committee.

Col. H. P. Dunham's Address

Col. Dunham, in his paper, said the objects of the Canadian and United States organizations are practically the same. It is of great importance, he said, that insurance departments get together frequently and exchange views. Department examiners, he declared, have a high degree of responsibility. They must do more than ascertain the accuracy of ac-counts. Accounts, he said, do not al-ways present the true financial condition ways present the true manicial condition of a company. He advocated the estab-lishment of agency standards so that the untrained and unequipped will be elim-inated. He said the situation with regard to delinquent balances of fire and cas-ualty companies has improved in the

United States due probably to the co-operation given by the commissioners in a number of states.

Col. Dunham referred to one of the evils as that of unlicensed companies. In Canada unauthorized carriers can be gotten at through the postal laws while in the United States such is not the case. He said that in Connecticut there are 110 unlicensed companies roaming over

the field.

Col. Dunham said other problems involve premium reduction schemes which usually start reprisals and rate wars beusually start reprisals and rate wars be-tween various classes of fire and casualty companies. Another subject to which attention should be given internationally, he said, is the similarity of names of companies. Another big question in-volves taxation.

N. Y. Exchange Upholds Its Arbitration Committee

NEW YORK, Sept. 12.—At its meeting today the New York Fire Insurance Exchange approved in their entirety the recommendations of the arbitration committee that the matter of rent, telephone and clerical service allowance to brokers be taken from the table for disposal, and further that the prefor disposal, and further that the pre-vious action of the committee in holding

companies in violation be confirmed. The exchange requested the committee to give further consideration to the penalties imposed and report at the October gathering of the exchange. Any legislation on the general subject of rent, telephone and clerical allowance to brokers, that the committee may desire to

telephone and clerical allowance to brokers that the committee may desire to suggest, will be given consideration.

The issue which has been before the exchange for several months relates to the fines imposed upon the Automobile and the Travelers Fire, for alleged granting certain brokers free office facilities.

Chicago Agency in Outing

Stewart, Keator, Kessberger and Lederer, Chicago class 1 agency, held its annual party for company representation and office associates this week at Glencoe golf club. It was an all-day and evening affair. E. L. Lederer was toastmaster, W. H. Stewart extended welcome, H. F. Keator awarded prizes in the tournament. All the company mangers present spoke briefly, including A. the tournament. All the company managers present speke briefly, including A. F. Powrie, Fire Association; S. M. Buck, Fireman's Fund; W. O. Schilling and W. D. Hall, United States Fidelity & Guaranty; and Manager J. S. Glidden and Secretary Alex Blumenthal, Chicago Board. E. D. Lawson, western marine department manager Fireman's Fund, was official raconteur.

IF IT IS WORTHWHILE

WE HAVE IT!

• Our Agency Advertising and Sales Promotion Department has been in existence for fifteen years. During that time its sole objective has been to create or adopt every worthwhile method for aiding the production of desirable business.

Obviously it has had ample time and experience to institute innumerable original ideas. And 125 "scouts"-salesminded Field Men-have reported details of every successful new plan unearthed in any part of the Country.

Every new plan is subjected to a most rigorous application of the trial and error method. Nothing is adopted merely because it is "generally considered" good, or happens to be a fad of the moment. It is put out to a "test jury," of Agents and Field Men. It is acceptable to us only if it produces business for a majority of the jury!

By this process of carefully sifting everything brought to our attention during this long period we have accumulated eighty-three successful suggestions. All these are available to our present Agents, and any others who feel that because of this our representation would be especially desirable.

BY THE FIRE COMPANIES OF THE AMERICAN GROUP



THE AMERICAN OF NEWARK THE COLUMBIA FIRE OF DAYTON DIXIE FIRE OF GREENSBORO

Pledge Support to Oust Part-Timers

(CONTINUED FROM PAGE 3)

friendly cooperation rather than one of

The so-called "all in or all out" rule pledges member agents of the board adopting the rule to have in their offices only those companies which refuse to appoint or continue to employ agents who are not eligible to membership in local boards, that is, whose main busi-ness is not insurance. A group of com-panies controlled by the same management is regarded the same as a com-pany. In other words, all the com-panies which are members of a certain fleet must abide by the rule or the result is the same as if they were all violating it. Exact qualification for local board membership varies, but it is felt to be sufficient to weed out all except bona fide insurance men.

Used by Other Boards

Henry Schmid, Wilkes-Barre, president of the Wyoming Valley Exchange, pointed out that the "all in or all out" rule is being successfully employed by rule is being successfully employed by many local boards in various parts of the country, notably in New Orleans, Cleveland, Buffalo and Louisville. Cooperation of the other boards in Pennsylvania will help the Wyoming Valley move succeed, he said, while the presence of a successfully operating example of the "all in or all out" rule within the state will greatly facilitate the extension of the rule to other boards. the extension of the rule to other boards in Pennsylvania.

S. Galland, Wilkes-Barre, said that Wyoming Valley Exchange, with of the territory's estimated 250 of agents already members of the exchange, was in better shape to enforce the "all in or all out" rule than were New Orleans or Cleveland when they inaugurated it. New Orleans succeeded in reducing the number of agents there from more than 450 down to 20 while from more than 450 down to 90, while Cleveland had cut the number from 1,500 to 200, he stated as indicating that lack of numbers in a local board in proportion to total agents need not be bar to successful enforcement of the rule. No local board can consider itself a power in the community unless it can enforce the "all in or all out" rule, he declared.

Ill-informed About Insurance

One of the principal reasons cited for the rule was that, irrespective of the business lost to those agents writing insurance merely as a side-line, these representatives, for the most part ill-informed about insurance, tend to discredit the business by their ignorance and mistakes which may prove costly and annoying to the insured. Com-menting on this angle, Mr. Gal-land said that while such agents might be able to get other companies, such as mutuals or cut-raters, to take the place of those lost through enforcement of the "all in or all out" rule, the important advantage to board members would be that the part-timer would no longer be able to go to assured and say he could give them coverage in the same companies as could the bona fide full-time insurance agent.

Perpetual insurance, whereby an in-

sured pays a single premium equal to 12 annual premiums and obtains fire protection in perpetuity, came in for considerable discussion. A Philadelphia agent has recently been soliciting this class of business very aggressively, par-ticularly on colleges and schools. One of its largest accounts is Lehigh univer-sity, the underwriting of which is naturally a strong selling point in present-ing the plan to other educational institutions. The agent receives a flat com mission on the lump premium in the case of perpetual insurance. The Philadelphia agent in question is alleged to

Most of those present deprecated the spread of perpetual insurance as removing the property from the insurance

market forever, and in so doing lessen the incentive for an agent to keep up the highest standards in servicing. A minority took the position that per-petual insurance is long established, and that if investigation shows an agent that perpetual insurance best serves his client's interest, then he should sell it to him as he would regular annual or term insurance.

resolution was adopted to investigate the issuance of perpetual insurance, to confer with the companies issuing it not with the idea of forcing them into any action on it but to determine whether its issuance is for the best interest of the assured and the insurance business.

While it was brought out that educational institutions are particular targets for this type of insurance, it was said that so far as public school boards are concerned the danger of perpetual insurance succeeding the usual type is les-sened by political considerations, most of the board members being ordinarily unwilling to antagonize the various agents among whom the insurance is

Protect Local Agents

K. H. Bair, Greensburg, past president of the association, said that he had authoritative information that the Home Owners' Loan Corporation will insist that local agents be protected in whatever insurance plan is adoped by that bureau. He expressed regret that the companies and the agents had not been able to get together on the HOLC insurance arrangements without the in-

tervention of the government. The subject of operating a The subject of operating an agency at a profit was handled by N. B. McCulloch of Engle & Hambright, Lancaster, who also led the discussion on perpetual insurance. He pointed out that an insurance agency, being unable to raise its selling prices or cut its cost prices as an ordinary merchandiser can, must rely solely on keeping down ex-pense items, as these are its only profit factors. Records should be kept to fa-cilitate operating on a budget, to show up expense leaks, and as a guide for the following year's operations, he said Solicitors must educate themselves in insurance and be able to interpret facts to appeal to the public's desire and will

Mistakes Cause Trouble Later

Great care should be taken to see that policies are always written correctly, as mistakes here may cause serious trouble later on. No hard and fast rule can be laid down about collections, he conceded, but frequently an agent can, by facing facts with an insured at the time the solicitation is made, turn down the business and avoid otherwise inevitable collection difficulties. How far to go in carrying assured of long standing who are in financial stringencies is something that must be decided in each case individually, he said. The assured should be seen personally, not merely called on be seen personally, not merely called on the phone, when insurance is up for re-newal, Mr. McCulloch advised, even though some assured may be getting more service than the agency can afford to give.

Lavelle and Moses Report

President A. I. Wolff of the National association was made an honorary life member of the Pennsylvania association in recognition of the service he ren-dered to the state association in ad-dressing its members and conferring with them. Only two other persons have been accorded this honor, Former Commissioner Taggart of Pennsylvania and Edson S. Lott, president United

States Casualty.

W. F. Wingett, Scranton, pointed out the necessity for insurance men to analyze and bring to the attention of their

lature proposed measures dealing with the insurance business, as usually these men do not have time to go very deeply into such bills.

was decided to enlarge the board of directors from 15 members to 20, and

of directors from 15 members to 20, and to change dues from the present minimum and sustaining basis to a graduated scale based on population.

The annual dinner and dance was held Thursday evening, with Harry M. Albert, Stroudsburg, general chairman of the convention, as toastmaster. Mr. Albert also gave the address of welcome at the opening session.

Paul Ancona, chairman membership committee, reported a 20 percent increase in membership, while Treasurer E. D. Thomas stated that the association's finances at the close of the present fiscal year were better than at its befiscal year were better than at its be-

ginning.

Applicants for agents' licenses have shown better educational backgrounds since the introduction of compulsory for licenses in Pennsylsince the introduction of compulsory examinations for licenses in Pennsylvania, while the percentage of applicants failing to pass the test has shrunk remarkably, said H. R. Teitrick, chief of division of agents and brokers, Pennsylvania department. In a recent questionnare to companies, 74 percent favored the continuance of the examinations

Address by Lavelle

James P. Lavelle, in his presidential address before the Pennsylvania agents, referred to the situation that was brought about when the NRA washed its hands of insurance jurisdiction. The agents find they are back at the starting point. They have been unable to find redress and improvement through or-ganized conference and cooperation with the companies and the agents are

with the companies and the agents are warned by the companies to keep hands off legislative affairs, so far as action of a positive nature is concerned.

He said that relief is greatly needed and he urged agents to participate wholeheartedly in affairs of the Pennsylvania association, so that its legislative work, particularly, might be effective. He mentioned some of the questions that are distressing local questions that are distressing loca agents today. There is cut rate compe agents today. There is cut rate competition, which threatens to become even tition, which threatens to become even to destructive. There is a host of state and various trade organizations and other associations are engaging directly in the insurance business, elim-mating local agents.

Insurance at Wholesale

Fire insurance is being sold at whole sale, eliminating the agents in whole or in part. The companies, after estab-lishing relations with assured through agents, are taking the business of those assured over direct. The practice of licensing herds of incompetent, unqualified producers continues. Government bu-reaus are coming into control of vast reaus are coming into control of vasi amounts of insurance and in some cases handling the business to the loss of local agents. Hundreds of local agencies are in the hands of committees. There is an organized effort to break down the resident agency law of Pennsylvania. Some of the financial institutions are

aiding and abetting the practices of nonaiding and abetting the practices of non-admitted carriers and perhaps even con-templating legislation that will legalize these activities. Mr. Lavelle said that for the fiscal year that ended Aug. 31, the association showed a gain of 17½ percent in receipts over the previous year, and an increase of 18 percent in

membership.
Frank D. Moses of Harrisburg, secretary-manager of the Pennsylvania As retary-manager of the Pennsylvania Association of Insurance Agents, in his address at the annual meeting, covered many points of current interest in the state. Referring to the regular session of the legislature in January, 1935, he expressed the hope that the proposed recodification of the insurance laws may again be posteroid so that the new adagain be postponed so that the new administration, including the new insurthe necessity for insurance men to analyze and bring to the attention of their local representatives in the state legister. The banks are reported

Elected President



J. W. HENRY

At its annual convention the Pennsylvania Association of Insurance Agents vania Association of Insurance Agents elected J. W. Henry of Pittsburgh president. Mr. Henry has long been an outstanding figure in the insurance and in organization work. He has been especially active in the work of the Pennsylvania association, having served as director and vice-president. He is also a past president of the Insurance Federation of Pennsylvania, Insurance Federation of America and the National Association of Pennsylvania, Insurance Federation of Pennsylvania, Insurance Pennsylvania tion of America and the National Asso-ciation of Casualty & Surety Agents. He is on the board of the Insurance Institute of America.

Mr. Henry is a native of Pennsylvania, having been born at Sharon, Pa. He has been a resident of Pittsburgh since 1883 and his entire business life has been spent in the insurance business. spent in the insurance business. From 1895 to 1902 he served as cashier in the office of P. B. Eyler, general agent of the Aetna Life. In 1902 the partnership of Eyler & Henry was formed, which continued until Mr. Eyler's death in 1922. Mr. Henry has been general agent for western Pennsylvania for the Aetna affiliated companies since 1922.

to be contemplating seeking an amendment to the laws, legalizing the opera-tions of London Lloyds and at least permitting Lloyds to be patronized without penalty to Pennsylvania citizens. It is also likely that amendments may be proposed to permit motor clubs and other similar associations to engage insurance activities.

National Bank Agency

Competitive conditions in the state are growing more difficult, he said. A conspicuous example is that of the Pennsylvania Automotive Association, the trade organization of the automotive dealers. This concern in concert with dealers. This concern in concert with certain insurance companies, organized an agency last winter, known as the Pennsylvania Automotive Agency. They were out to corral the business of gar-age men and accessory and car dealers. age men and accessory and car dealers.

However, the agency did not secure a license before starting to operate and complaint was filed by the organized agents. A license was refused and the agency ordered to cease doing business. Since then, Mr. Moses declared, a new agency has been incorporated by the

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same interests and the license has been granted.

An official of a national bank doing business in Pennsylvania recently requested representation of an insurance company. He was told that he must first be licensed by the insurance department. The bank official said he had received information from the attorney-general of the United States that national banks are permitted to do an insurance business without being licensed. It turns out that the national bank code does permit banks to do an insurance business, without reference to the state laws. Mr. Moses said it is the opinion of the insurance department the law of that state must be observed.

Mr. Moses said his office has definite proof that casualty companies in Pennsylvania, which have gained an entree to assured, through the cooperation of the local agent, are now claiming that business for their own.

The activities of nonadmitted insurers are becoming more serious. He mentioned London Lloyds, the Allstate companies and the Pearl. All of these companies have applied for admission to Pennsylvania now.

Mr. Moses said the insurance department recently fined the Builders & Manufacturers Mutual Casualty of Chicago, \$1,000 for issuing certain forms of policies which had not been approved. The Lumbernen's Mutual Casualty of Chicago, he declared, will shortly be required to appear at a hearing as the result of its insurance dentities.

The Lumbermen's Mutual Casualty of Chicago, he declared, will shortly be required to appear at a hearing as the result of its insurance activities in connection with the Automobile Club of Pittsburgh. The Lumbermen's Mutual, he said, has been issuing a policy not approved by the department and its policies were not countersigned by resident agents. dent agents.

policies were not countersigned by resident agents.

He mentioned the indictment of C. B. Tailby, who was arrested when soliciting insurance for London Lloyds at Blairsville, Pa. Mr. Tailby represents Scarborough & Co. of Chicago. Mr. Moses said that Mr. Tailby has continued to solicit insurance in the state. The report is that the Pennsylvania Bankers Association is much interested in the Tailby case.

Charles T. Monk of Philadelphia, in addressing the Pennsylvania agents, analyzed current agitation in favor of facilitating the writing of insurance on what may be termed the wholesale basis. He gave particular attention to the proposal that, in order to reduce the cost of such insurance, countersigning commissions be abolished.

Wholesale insurance, he said, is simply a method of producing low rates and more liberal forms than agents can get from their own tariff association. He expressed belief that concerns doing business in more than five locations are entitled to no more consideration, as to

business in more than five locations are equal or larger values in a single location. Yet they do enjoy such an advantage

wantage.

Mr. Monk said he objects most strenuously to the practice of using built up or fictitious locations with small amounts of insurance as one of the five locations required under I. U. B. rules.

Retail chain stores, he said, should allow their managers to place their para

locations required under I. U. B. rules. Retail chain stores, he said, should allow their managers to place their own insurance in a town where they seek patronage. The local agent is in touch with developments of a local character, such as strikes, rising water, change in climatic conditions, and is able to aid in prompt handling of losses.

If countersigning commission should be eliminated as a means of reducing the cost, Mr. Monk asked, what would prevent the large assured in the future from demanding the elimination of the brokerage commission and placing their business direct with the company? If wholesale insurance is encouraged, the next step, he contended, would be for groups of different lines of business in a single city to demand wholesale insurance at lower rates.

Advice to the agent to stand up for the price of the insurance he is selling was given by E. S. Joseph of Harrisburg in his address. The agent, he said, should stand his ground on the

same interests and the license has been matter of price, and instead of apolomatter of price, and instead of apologizing for "the rate we have to charge," he should uphold it. Instead of taking the position that the agent has nothing to do with making the rate, that it is made for him by the companies, he should assume his share of the responsibility for the rate and compel the assured to accept his share.

"If you make yourself appear cheap to your customer or prospect, of course he will exact a cheap price from you," Mr. Joseph declared. "But if you impress him with your knowledge of your business, your faith in it and your ability to supply him his needs, the question of price will become one of secondary consideration."

Street Addresses New Orleans Tyros

(CONTINUED FROM PAGE 2)

a hard time of it and his resourcefulness is taxed to the utmost. With insurance on cotton, grain, tobacco and other staple products largely written away from home, with large lines control centered in the world's greatest market for preferential forms and rates, the inevitable

result of concentrated control in any line of trade or industry, his income from fire business is materially reduced and it is necessary for him to turn his efforts in other directions. Casualty business has been a life saver for him."

Mr. Street compared the field man of today with his prototype of yesterday. In the old days a field man was shouldered with great responsibilities and his coming was an event to an agency.

"In 1934," Mr. Street said, "he has been relieved of responsibility for rating, for losses, map corrections, many inspections, etc. Traveling in an automobile and with his number so increased, his coming is nothing of a novelty, it seems to me he is hardly as welcome and fails to exercise the same influence with the agent as in days past. That is the necessary development of the times and is one respect in which I most heartily agree with those who feel the modern ways of doing some business are not properly to be compared with the old."

Speaking of insurance regulation, Mr. Street said: "It is probable that insurance is the only business in which a state will prescribe a form of contact and then too often refuse through its courts to enforce reasonable conditions of a state fathered policy."

force reasonable conditions of a state fathered policy."

Mr. Street summed up his advice in change.

these words: "I want to impress on you the idea of being alert and observant, not only to keep up with changes that are inevitable but to forecast them, read the signs of the times as experience may teach you to do and be ready with your lamps filled when the call comes to use them. In two words—be prepared."

He went on to say that the man with

He went on to say that the man with imagination succeeds because he foresees imagination succeeds because he foresees and prepares. He commended the faculty of observation as being of first importance in acquiring a practical insurance education. He pointed out that the properly qualified insurance man knows more of a greater number of lines of business than any other. Every item which in any way affects any line of industry inevitably touches fire insurance in some way.

As an example of lack of preparedness,

in some way.

As an example of lack of preparedness, Mr. Street mentioned the fire insurance companies of Cincinnati, Louisville, St. Louis, Memphis and New Orleans which thrived and depended almost exclusively on the river business. Lack of foresight on the part of their management, according to Mr. Street, largely accounts for the fact New Orleans today is without a single company of prominence. They single company of prominence. They were not prepared for an inevitable



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Supporting Highway Safety Month

in September more than perfunctory. By proclamation, the governors of all but three states-Maine, Louisiana, and Okannual highway safety month. The activities and scope of the undertaking this year are much more extensive than either of its two predecessors.

This plan of setting aside one month duremphasis on highway safety is only a efforts can be focused on the problem by rising line of loss cost. insurance men, motor vehicle commissionunusual interest in the success of the movement.

It seems to us that this is a critical year During 1933 and 1932 there was a dropping off of accidents-the first break in the heretofore steady upward climb. The reversal of the tendency of the past two years is most discouraging. The problem today is appalling, but the problem of toautomobile deaths and injuries and a down- , serve the necessary procedure.

INSURANCE people, and particularly the ward trend brought about. The prospect of agents, have the opportunity to help make a future of 40,000, 50,000 or 75,000 autothe highway accident prevention campaign mobile deaths per year is staggering, particularly if each year's record is to be a stepping stone to a new high the next. Many are predicting that 1934 will be the LAHOMA-have designated September as the most awful in history, with 36,000 deaths indicated, at the present pace.

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Insurance men have a professional as well as a human interest in the problem. Automobile liability insurance cannot indefinitely be written against a constantly ing the year for the placing of special increasing loss ratio. For any form of insurance to be handled properly, a final phase of the accident prevention move- rate level must be apprehended. Insurance ment, but it is an important part when cannot be written to parallel a perpetually

The agent whose sights are trained ers, police chiefs and others who have an above today's commission income will grasp the opportunity offered by highway safety month, to perform a real service in a large sense. The leaders in the moveso far as highway accidents are concerned. ment must be those with a rather direct interest in it; that is, law enforcing officers, people in the automobile trade and insurance agents. It is up to them to impress upon the rest of the community the gravity of the situation and to point out how the individual and society can reduce morrow is hideous to contemplate, unless the loss and to induce the individual and a halt can be called to the increase in society to take the necessary steps and ob-

Object to Special Deposit

New York companies are much con- offer, is weakened. Another objection is cerned because of the agitation in various that if securities are deposited in various states to require a special deposit. The states, the investment policy of the com-New York laws are most strict in this pany is complicated because of the red respect and the companies of that state are likely to be burdened with deposit deposited securities for others. requirements in other states, which seek to retaliate.

A number of objections are cited by the security, which the company is able to up the securities.

tape involved in effecting an exchange of

C. W. Hobbs pointed out in his address before the insurance section of the AMER-ICAN BAR ASSOCIATION that the burden is companies. They feel that if the funds likely to fall most heavily upon the muare definitely earmarked for certain classes tual companies. Most of them are now unof business and segregated, then the general able to obtain bonds and must actually put

Rendering a Larger Service

PERSONAL SIDE OF BUSINESS

W. H. Miller, who recently died in the Masonic Home at Utica, N. Y., was one of the very few public adjusters of New York City who had the respect of fire company managers. His firm, Miller & Maltbie, one of the first of its kind, enjoyed the respect of the busi-

H. R. Johnston, senior member of the firm of Dulaney, Johnston & Priest, Wichita, Kan., has his first grandson and namesake, the father being Mr. John-ston's only son, E. H. Johnston, special agent America Fore, Minneapolis.

A. J. Chapman, head of the San Francisco general agency bearing his name, is confined to his home, recovering from blood poisoning. Mr. Chapman's name has been linked with reports coupled with the future plans of the Norwich Union on the Pacific Coast.

A. W. Follansbee, Jr., retired marine secretary of the Fireman's Fund, died in San Francisco, after having suffered a stroke a few days previously. He retired in 1932 after having served the Fireman's Fund over 40 years. He entered the employ of the company when 17, in 1891. In 1911 he was elected many rine secretary, the post he held until retirement under the plan established by the company many years ago. Mr. Follansbe was a native of San Francisco, born in 1874.

Lewis A. Stout, vice-president and general counsel of the Columbus Mutual Life, died recently. He was elected president of the Insurance Federation of Ohio last June.

The executive committee of the federation will meet in the near future to elect another president.

A. E. Bulau of Columbus, O., state agent for several of the Home group, has prepared a moving picture film of two hours and 45 minutes, entitled "Progressive Ohio," which tells the history and growth of Ohio's industries. It has been shown in the Ohio building in a Century of Progress, Chicago, this summer. Mr. Bulau has visited each of the 88 counties of Ohio and has taken about 400 pictures.

What started out to be a short pleasure cruise to Catalina Island had a tragic ending, when R. J. Waring, special agent in Los Angeles of the Atlas Assurance, fell overboard, presumably to his death, from the yacht Marion. He was acting as captain of the yacht and had turned the wheel over to R. H. Hilman, local agent of Los Angeles, when the boat was about three-quarters of the the boat was about three-quarters of the way across the channel, then walking aft. A short time later members of the party missed him and it is presumed that while standing too close to a low rail he lost his balance and fell over-

H. O. Kallgren of Fargo, North Da-kota state agent of the Home of New York, brought home a 32-pound, 11ounce muskellonge caught near Flag Island, Lake of the Woods.

Two Illinois field men returned to their offices this week for part service. One was C. G. Wonn, special agent of the Northern Assurance, who has been laid up for a number of weeks. He went to the Mayo clinic for an operation and since then has been recuperating in Wisconsin. He will not attempt to travel until the first of the month. The other, L. H. Bridges, special agent The insurance salesman who is seeking to improve his condition is not satisfied in rendering the conventional service. He is alert at all times to accomplish

The insurance salesman who is seeking more for his clients than the average agent. If he can render greater service than is expected he realizes his assured are more closely bound to him.

He is now able to hobble around but he too will not be out on the firing line until the first of the month.

William Murdoch, 62, former secretary of the Oklahoma insurance board, was stricken with a heart attack at his home and died within a few hours. He had suffered previous slight attacks but was believed to have been improving, and spent the day preceding his death in his office attending to business as usual. Mr. Murdoch served as secretary of the insurance board in 1931. Since his resignation he has acted as receiver for several insolvent life compa-

Urban M. Lelli, general agent for the inland marine and business developthe inland marine and business development department of the Phoenix of Hartford in Chicago, after some 40 years of resistance, has at last taken the advice of Mussolini and Hitler, and on Sept. 26 will be married to Miss Anne I. Boyd of Chicago. There will be a reception at the Shoreland hotel and the couple will then depart on a month's wedding trip to the coast. They will make their residence in the Whitehall apartments in Chicago.

S. H. Quackenbush, western manager of the Westchester Fire at Freeport, Ill., has returned to his desk after a vacation at Lake Ballard, Wis. He was accompanied by Mrs. Quackenbush and their daughter, Miss Catherine.

Ernest Sturm, chairman of the America Fore companies, presented to W. S. Adams a gold watch in commemorate by Mr. Adams of ration of completion by Mr. Adams of 50 years' service with the Continental. The presentation was made in the presence of the officers of the America Fore group. Mr. Adams is one of four who preceded Mr. Sturm in the employ of the Continental and is the third employe to receive the 50-year medal during the regime of Mr. Sturm. Mr. and Mrs. Adams will celebrate this anniversary by going to the Pacific Coast, through the Panama Canal and returning home by

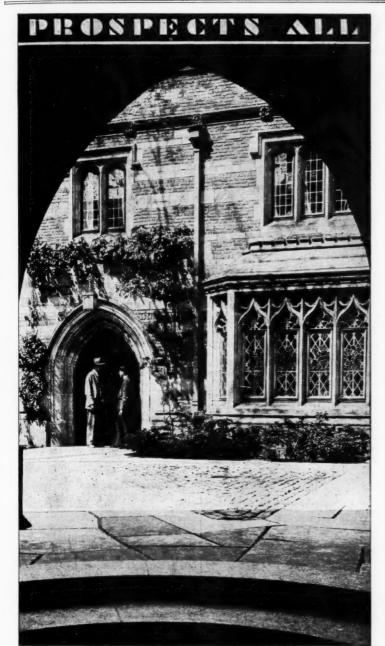
B. O. Selbach of Selbach & Deans, of San Francisco, Pacific Coast managers of the Hanover Fire, reached New York from a European trip Sept. 10 and will spend some days with the company before returning home.

F. P. Storm, 60, veteran St. Louis agent, died of a brain hemorrhage at his agent, died of a brain nemorrhage at his home. He had been in business 40 years, starting with his father, the late J. F. Storm, in the firm of Rohmeyer & Storm. He continued with the firm, which later became Storm & Farish and still later J. H. Farish-Knapp & Co.

A. Davis Gale, IV, of the Hoyt W. Gale Co. of Cleveland, was married at Meadville, Pa., to Miss Emily E. Elkins of Waycross, Ga. Mr. Gale is a past president of the Insurance Society of Cleveland and prominent in insurance circles there. circles there.

G. G. Sheerin, vice-president of the Gulf of Dallas and Atlantic, has returned to the head office from a three weeks' agency trip through Illinois, Indiana and Ohio. The companies, he reports, are onio. The companies, he reports, are making steady progress in all three states. The Atlantic is a running mate of the Gulf, furnishing automobile liability in connection with Gulf policies.

C. I. Buxton, president of the Minnesota Implement Mutual, Owatonna, Minn., and Mrs. Buxton have returned from a two months' European visit.



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the equally important U & O to protect income from dormitory rents, salary disbursements and all other expenses that continue no matter what happens? Have EXPLOSION hazards been considered? Is there a FINE ARTS policy, protection for valuable SCIENTIFIC INSTRUMENTS and TROPHIES, ATHLETIC EQUIPMENT, MUSICAL INSTRUMENTS? Medical schools may have RADIUM. Is it insured?

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FIRE INSURANCE NEWS BY STATES

MIDDLE WESTERN STATES

The power of organized agency forces in the protection of agents' rights and the maintenance of fair practices in the business, was forcibly presented to the agents of northern Indiana by Allan I. Wolff, president of the National Asso-ciation of Insurance Agents, at a re-

ciation of Insurance Agents, at a regional meeting at South Bend.
Addressing a gathering that was strongly representative of the Indiana State Association membership in the north half of the state, Mr. Wolff pictured the struggle of the agency forces of the country to secure state qualification laws, to win the support of the companies in curbing incompetent producpanies in curbing incompetent producers, and finally to compel the federal government to recognize the rights of the local agents in the handling of CCC and HOLC insurance contracts.

Not Eager for Burden

The National association, said Mr. Wolff, has not been anxious to undertake the responsibility connected with setting up a service bureau to care for the HOLC business; but it has made the proposal as part of its determined plan to hold the business for the local agent, and to prevent the development of self-insurance under the federal projects.

He reviewed the development of the cotton contracts under the CCC, and the steps taken by the National association executive committee throughout the negotiations to hold the insurance coverage on this business for the local agents. Much of this cotton coverage, agents. he said, had never been strictly in the hands of the local agents; it had been to a large extent handled by brokers in the south.

But the determination of the right of the local agent to strictly local business was essential, said Mr. Wolff, because of the effect the plan adopted by the CCC officials would have upon the final administration of the insurance accruing under the nation-wide plans of the HOLC.

Woodward Urges Support

A telegram from President Glenn B. Woodward of the Indiana agency association, urging the regional gathering to "spare no effort to complete details for "spare no effort to complete details for presenting the agents' qualification bill before the next session of the legislature," was read to the South Bend conference by Dean H. Swadener.

The establishment of proper state qualifications, said Mr. Wolff, is essential to sound agency procedure in the future.

For over 25 years this fight has been under way throughout the country, he said, part of the time encountering definite opposition from companies and from many agency interests.

"Efforts were kept up only because of the united determination of the insurance agents to reduce representation in the field to those agents properly quali-fied by experience and whole-time serv-ice." he said.

ned by experience and whole-time service," he said.

Over 60 agents, representing the associations of South Bend, Mishawaka, Gary, Hammond, La Porte, Logansport, Marion, Muncie, Frankfort, Valparaiso, Fort Wayne, Goshen and Elkhart, were in attendance.

Arrangements had been made by C. E. Perkins, chairman of a special committee, and Dean H. Swadener of Mishawaka, president of the South Bend-Mishawaka exchange, presided. State association officers present included

Wolff Heard at South Bend
Heavy Turnout of Northern Indiana
Agents Honors President of the
National Association

Agents Honors President of the National Association

National Association

James W. Shafor of Frankfort, vice-president, and J. A. Searles of Marion, chairman membership committee.

Reports on the work under way in Indiana in behalf of an agents' qualification law, as made to the regional conference held in South Bend, indicate the substantial purpose for the dicate that a substantial support for the law can be claimed when the state association meeting is held at Bloomington Oct. 18-19.

Representatives from a number of lo-cal insurance boards stated at the South Bend gathering that they are working on the procedure of local stimulation of sentiment in behalf of the law with good results. J. A. Searles of Marion, chairman of the membership committee of the state association, stated that sev-eral local associations have reported a systematic canvass of local legislative candidates, and a development of local support for the bill.

Pontiac Agents Are Hosts to Notables at Annual Party

The Pontiac Association of Insurance Agents was host at the annual party to a number of state officials, officers of state associations and visiting agents from many parts of Michigan. Among from many parts of Michigan. Among those attending were Commissioner Gauss and Robert Morse and Ralph Wade of his staff; W. G. McCune of Petoskey, president Michigan Association of Insurance Agents; Clyde B. Smith of Lansing, former president National Association of Insurance Agents, and Chief F. W. Kuhn of the Pontiac fire department. Mrs. Ethel H. Van Hecke was general chairman of the committee on arrangements and President George Whitfield of the Pontiac association officiated. tion officiated.

O'Connor on Ohio Program

James C. O'Connor, Jr., editor of The Fire, Casualty & Surety Bulletins, published by The NATIONAL UNDERWRITER, has been added to the list of speakers has been added to the list of speakers for the annual meeting of the Ohio Association of Insurance Agents, which will be held in Columbus, Sept. 25-26. Jules Brazil of the National Broadcasting Company, New York, is to provide the entertainment.

Seeks State Prevention Contest

GRAND RAPIDS, MICH., Sept. 12. —The Grand Rapids Association of Commerce is sponsoring a plan for a state-wide fire prevention contest with a view of reducing losses throughout Michigan to such an extent that rate reductions will result. The proposal was presented this week at a meeting of the Michigan Association of Commercial Michigan Association of Commercial Organization Secretaries at Muskegon. The competition would be organized along lines similar to that sponsored by the U. S. Chamber of Commerce, in which Grand Rapids has been a frequent winner or runner-up in its class winner or runner-up in its class.

Moisant to Have Scoop

Early reports that a firebug had gone wild last week in Kankakee, Ill., and had started a number of fires, were soon found to have been baseless. It seems that three or four fires broke out there at about the same time one day last week. The police and newspapers jumped at the conclusion that this was the result of a firebug's work. However, investigators came to the conclusion that it was merely a coincidence. The only serious damage was that done to a dry

Attendance at National Meeting Is Emphasized

SOUTH BEND, IND., Sept. 12.—An appeal to all insurance agents of Indiana to attend the national meeting at Grand Rapids Sept. 19-21, was voiced by President G. B. Woodward of the Indiana state association, in a telegram to the regional conference in South Bend. regional conference in South Bend. "Developments in Washington present a A further message to the South Bend conference came from A. L. Jenkins of Richmond, national councillor. "I have

been very much disturbed by the inroads that are trying to be made in the agents' business through what I believe is un-scrupulous companies rather than agents and brokers," he said. "I do not believe that these agents and brokers would work up such schemes except with the assistance of some company or companies. I think it is high time that the agency force of this country was rising up in arms to check this. I know that the majority of the congressmen and senators of this state are in sympathy with the agents in this matter."

goods store, where the loss is estimated at \$40,000. Shirley Moisant of Kankakee, secre-tary of the Illinois Association of Insurance Agents, was kept busy gathering all the particulars and as publisher of "Association News" he will relate all of the interesting details in his next issue.

Wichita Insurors' Sticker

As part of a campaign for business reciprocity, the Wichita Insurors have prepared a sticker to be attached to all checks written by member agencies and employes, reading: "Approximately \$2,000,000 is spent annually in Wichita by stock fire and casualty insurance companies, agencies, and their employes. This check is part of that \$2,000,000."

St. Paul Exchange Elects

ST. PAUL, Sept. 12.—Glenn A. Morton has been elected president of the Insurance Exchange of St. Paul; Henry H. Adams, vice-president, and W. S. Gilliam, secretary-treasurer. Executive committee members are Mrs. A. C. Mitchell, John P. McGee, M. J. Rogers and L. A. Gilbert.

Hook Forms New Agency

KANSAS CITY, Sept. 12.—Ed Hook, for six years branch manager of the Trinity-Universal here, has formed the Trinity-Universal nere, has formed the Allied Insurors as general agent of the Trinity and the Standard Surety & Casualty of New York. He will represent the Trinity-Universal in western Missouri, and the Standard Surety in western Missouri and Kansas. This is a sure field for the Standard. The agency souri, and the Standard Surety in west-ern Missouri and Kansas. This is a new field for the Standard. The agency has offices in the Insurance Exchange

Reelect Yankey in Wichita

WICHITA, Sept. 12.—Paul C. Yan-key was reelected president of the Wichita Insurors at the annual meeting, with J. H. Burns, Jr., Harris, Burns & Co., as vice-president and chairman of the executive committee and H. V. Schott of Smith, Stone & Snyder reelected secretary-treasurer.

Plans for the annual convention of the Kansas Association of Insurance Agents in Wichita Oct. 10-12 were discussed by C. K. Foote, general chairman. Frank T. Priest, Kansas national

councillor, reported on his visit to the annual meeting of the Iowa association, where he represented the National association.

It was voted to continue closing all offices at noon Saturday.

Condemn Madison Buildings

MADISON, WIS., Sept. 12.—As a step toward reducing fire hazards in this city, Gordon Nelson, city building in-spector has condemned buildings on 28 parcels of land, including dwellings de-clared unfit for habitation and numerous barns and sheds in poor condition. Owners will have 30-60 days to comply with the orders and the city will cooperate with the owners in having the buildings

Kansas City, Kan., Election

Clarence Lind of Holcomb, Tinkle-paugh & Lind, has been elected president of the Kansas City, Kan., local board to succeed Frank Ellis of Merriam, Benton & Ellis, who has been president for two

years.
G. T. Jollis, Security Agency, was named vice-president and Gilbert Henry, R. K. Stiles Company, secretary-treasurer. G. E. Way, Way Agency, has been vice-president and Chency Prouty.

been vice-president and Cheney Prouty, Prouty Company, secretary-treasurer for the past two years.

Officers and retiring officers are members of the executive committee. The other member is S. H. Reynolds of the Reynolds Agency. Mr. Prouty was elected delegate to the national convention

Kansas Agencies Merged

J. D. Gilmore of Independence, Kan., J. D. Gilmore of Independence, Kan., announces the consolidation of the Independence Insurance Agency with the Gilmore Insurance Agency, the combined agency to be operated by J. D. Gilmore, G. E. Gilmore and R. B. Miller and known as the Gilmore agency. Mr. Miller and F. M. Houck have operated the Independence agency for a number of years. The new agency will be one of the largest in the state. J. D. Gilmore is a member of the executive committee of the Kansas Association of Insurance Agents.

Big Advance Dues Payment

DETROIT, Sept. 12 .- A call for advance payment of dues sent out to the members of the Michigan Association of Insurance Agents by Executive Secretary George Brown Aug. 9 brought in more than \$1,000 by Sept. 1, when the payments became due. This unprecedented response to the association's appearance of the secretary of the secretary agents. peal appears to indicate that things are looking up in the Michigan agency field.

May Cut St. Paul Protection

ST. PAUL, Sept. 12 .- If the 1935 fire department budget now before the city council is approved it will mean closing four fire stations and laying off 45 to 50 firemen, Chief W. J. Sudeith says. The budget proposed by the comptroller is \$690,510, a decrease of \$75,000 from this year's. It calls for a personnel of 400 men against 441 at present.

New Kansas City, Kan., Agency

C. O. Jones & Co., 411 Commercial National Bank building, Kansas City, Kans., is a new agency writing all lines Rans., is a new agency writing all lines of insurance at 20 percent off. It is understood that the agency represents the General Fire of Seattle. This is the first competition of this type Kansas City, Kan., agents have had.

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LOYALTY GROUP

FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY

ORGANIZED 1855

80 YEARS IN BUSINESS

Surplus to Policyholders, Dec. 31, 1933, \$15,719,163.78

(Securities at Market Value)

Organized 1853 THE GIRARD

FIRE & MARINE INSURANCE CO. Surplus to Policyholders Dec. 31, 1933

\$2,380,826.52

Securities at Market Value
82 YEARS IN BUSINESS

Organized 1854

THE MECHANICS INSURANCE COMPANY OF PHILADELPHIA

Surplus to Policyholders Dec. 31, 1933

\$2,181,651.19

Securities at Market Value
81 YEARS IN BUSINESS

Organized 1866

NATIONAL-BEN FRANKLIN FIRE INSURANCE CO. OF PITTSBURGH, PA.

Surplus to Policyholders Dec. 31, 1933

\$2,254,726.35

Securities at Market Value
69 YEARS IN BUSINESS

Organized 1874

THE METROPOLITAN
CASUALTY INSURANCE CO.
OF NEW YORK

Surplus to Policyholders Dec. 31, 1933

\$2,216,188.12

Bonds Amortized—Stocks Market Value
61 YEARS IN BUSINESS

AVERAGE AGE

LOYALTY GROUP COMPANIES

OVER 66 YEARS

GROUP LOSSES PAID

OVER
FOUR HUNDRED MILLION

\$413,592,692.72

A LOSS PAYING RECORD PROVING SECURITY AND STABILITY

OUR BUSINESS ASSETS

MERIT CONFIDENCE

THESE ARE

AGE - EXPERIENCE - GOOD FAITH

SUCCESS - PERFORMANCE

SOUND INSURANCE PRINCIPLES

Organized 1852

MILWAUKEE MECHANICS' INSURANCE COMPANY

Surplus to Policyholders Dec. 31, 1933

\$5,021,440.67

Securities at Market Value
83 YEARS IN BUSINESS

Organized 1871 SUPERIOR

FIRE INSURANCE COMPANY

Surplus to Policyholders Dec. 31, 1933

\$1,780,616.49

Securities at Market Value
64 YEARS IN BUSINESS

Organized 1870

THE CONCORDIA FIRE INSURANCE COMPANY OF MILWAUKEE

Surplus to Policyholders Dec. 31, 1933

\$2,411,805.55

Securities at Market Value
65 YEARS IN BUSINESS

Organized 1909

COMMERCIAL

CASUALTY INSURANCE CO.

Surplus to Policyholders Dec. 31, 1933

\$2,015,905.60

Bonds Amortized—Stocks Market Value
26 YEARS IN BUSINESS

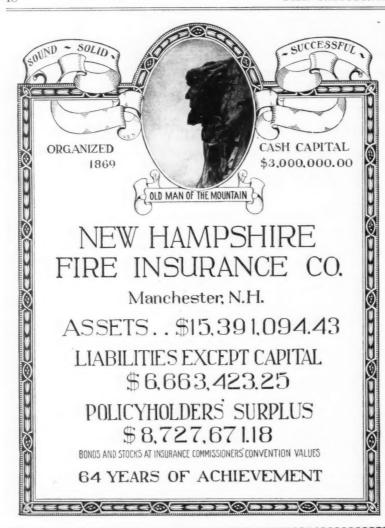
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844 Rush Street
Chicago, Illinois

CANADIAN DEPARTMENT 461 Bay Street Toronto, Canada EASTERN DEPARTMENT
10 Park Place
NEWARK, NEW JERSEY

PACIFIC DEPARTMENT 220 Bush Street San Francisco, Cal.

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CAPITAL \$2,000,000

A. & J. H. STODDART, General Agents

- - New York City 90 John Street

> FIRE - AUTOMOBILE - WINDSTORM BUSINESS INTERRUPTION INDEMNITY

tion bureau engineer, that the city will have to spend \$20,000 improving its fire department to obtain a reduction of \$5,000 annually in premiums. Mr. Herberg told what changes and improvements would have to be made. No section has been taken as yet. action has been taken as yet.

Kansans at Grand Rapids

Duane T. Stover, president, and Wade Patton, secretary of the Kansas Associ-

ation of Insurance Agents; Paul C. Yankey, president of the Wichita Insurors, and Frank T. Priest, Kansas national councillor and chairman of the finance committee of the National asso-ciation, will be the Kansas delegation to the National association meeting in Grand Rapids.

The Security Insurance Underwriters, Sheboygan, Wis., has been incorporated by A. Lutzke, E. Erbstoetzer and H. Meyer.

IN THE SOUTHERN STATES

Florida-Georgia Book Issued Hail Writing Season Closes

Handbook This Year Combines Information on the Two States, Giving Wealth of Material

A new book of decided interest to A new book of decided interest to insurance men in Florida and Georgia has just been issued by The National Underwriters. This is the Underwriters Handbook of Florida-Georgia, which combines in one volume the complete insurance lineup of these two states. In concise and handy form is given the list of insurance agents in these two states, together with the complete list of companies which they represent, showing also the addresses and resent, showing also the addresses and date of establishment. These names are arranged alphabetically by towns and have been compiled from the records of the insurance departments as well as being further checked by mail and personal calls to insure accuracy.

A feature of particular importance this year is the "Record of Insurance in Florida and Georgia" which shows for these two states the fire insurance premiums and losses for six years, the life insurance paid for and in force for six years, casualty premiums and losses for two years, classified as to lines written, and business of the fraternals

written, and business of the fraternals for the past six years.

The book is very handy because it gives the list of companies operating in these states, showing who is in charge of the southern department, list of field men, etc. Also given are lists of adjusters, attorneys, license fees for each town, town classification for fire protection and much other miscellaneous information of value to one interested in insurance in these states.

In the past separate books have been

In the past separate books have been issued for each state, but because they are so closely allied, one book now covers both states for the convenience of field men who travel both states.

Eric Gambrell Is Reelected

Eric C. Gambrell was reelected president of the Dallas Insurance Agents Association at the annual meeting. Arthur T. Simpson was reelected first vice-president. W. B. Steele is the new second vice-president and Jay Russell Smith is secretary-treasurer. Six new directors were named: Cruger T. Smith, J. R. Smith, Aubrey Costa, M. J. Mittenthall, A. T. Simpson and Abe I. Brilling.

An address was delivered by John E. Owens on the better housing division of the national housing administration. President Gambrell and Manager Alonso Johnson were elected as delegates to the meeting of the National Eric C. Gambrell was reelected presi-

President Gambrell and Manager Alonso Johnson were elected as delegates to the meeting of the National Association of Insurance Agents.

President Gambrell, in his report, announced that the membership is now 77, the association having started with 21 members four years ago. He deplored the fact that while the number of solicitors is decreasing in Dallas due to the licensing law the number of recording agents has increased and he blamed this on companies that are apblamed this on companies that are ap-pointing nearly everyone who "thinks he would like to be an insurance man" a recording agent.

Gross Premiums in Southeastern Conference Amounted to \$261,227, Secretary O. B. Roberts Reports

ATLANTA, Sept. 12.—The writing season in the territory under the jurisdiction of the Southeastern Hail Conference her closed. September 19. Robb ence has closed. Secretary O. B. Roberts of the conference reports that gross premiums for the first eight months of this year amount to \$261,227 and the

trils year amount to \$261,227 and the gross losses \$170,184, giving a gross loss ratio of 65.14 percent.

Although no additional premiums are expected this year, the companies still have considerable outstanding liability on tobacco in western North Carolina and Virginia and on extent the subsect the tobacco in western North Carolina and Virginia and on cotton throughout the territory. This liability, of course, is still subject to loss. The territory under the jurisdiction of the conference includes Virginia, North and South Carolina, Georgia, Florida and Alabama.

The loss ratios on the various crops are not available at this time, but it is known that apples, peaches and tomatoes will show the highest loss ratio, while tobacco will show only a slightly better experience. Cotton is expected to produce a nice profit.

duce a nice profit.

Boost Kentucky Membership

LOUISVILLE, Sept. 12.—Through the efforts of G. R. Reed of Columbia, head of the Kentucky Association of Insurance Agents, the state membership has mounted from 155 to 185 since Mr. Reed became president in June. He has been working hard, traveling a great deal, and expects to visit personally all the local boards in the state.

Louisiana Commissioner Change

NEW ORLEANS, Sept. 12.-E. B. Watson of Fluker has replaced R. M. Watson of the Louisiana insurance commission. The other members are I. W. Gagan, New Iberia, and R. O. Woods, Sr., Lutcher.

New Rules in Kentucky

LOUISVILLE, Sept. 12.—The Kentucky Actuarial Bureau has mailed liberalizations in dwelling house schedules, ironing out several rules which were objectionable to agents, especially in the matter of foundations of the open type, flues and mixed construction.

The foundation clause has been changed so there will be no penalty for open foundations to profess or small

open foundations to porches, or small

open foundations to porches, or small additions to dwellings.

Sub-standard flues will not hereafter invalidate or penalize during the period for which the policy is in effect.

The new mixed construction rule rather closely follows the Missouri rules.

Must Renew Licenses Nov. 1

All fire and casualty agents in Kentucky will be required to renew their licenses on Nov. 1, under the terms of the bill passed at the last session of the Kentucky legislature, changing the license date from March 1 to Nov. 1. The insurance department has revised form No. 33, which is the agent's application for license, and all licenses will have to be renewed on this new form.

The department will give credit for the unearned portion of license fees now

Florida Boards Active

Local boards in St. Augustine and Ft Pierce, Fla., are active again. Hollywood, Fort Lauderdale, Dania, Hallendale and Pompano agents have organized the Broward county board. Frank G. Hathaway is new executive secretary of the Greater Miami Insurance Board.

New San Antonio Agency

Beery-Wahrmund & Co., 608 Travis building, San Antonio, Tex., have opened a new agency, with J. W. Wahr-mund in charge. They represent the Western Assurance, Federal Union, Cen-tral Surety, National Surety and Central

Brent with Austin Agency

James Brent, formerly special agent for Floyd West & Co. of Dallas in San Antonio, has bought an interest in the Jim Tucker agency of Austin, Tex.

Paul J. Schroeder, who has been office manager for the Eggert-Carroll-Schroeder Agency Company, Pierce building, St. Louis, has been admitted to the

PACIFIC COAST AND MOUNTAIN

National Board Finds Some Unsatis factory Features After Making an Investigation

The National Board in reporting on Great Falls, Mont., finds that the water supply is adequate but contains some elements of unreliability. The fire department is fairly well equipped and trained but seriously undermanned. The fire alarm system is slow in operation, inade-quate and unreliable. The engineers say that in the principal mercantile district, severe group or block fires can readily occur but a general conflagration is im-

Fires in the warehouse and industrial districts should not involve more than small groups of buildings.

Take on Sentinel Fire

Report on Great Falls Made have been appointed California general agents of the Sentinel Fire. Application for approval of the appointment is now before the general agency committee of the Pacific Board and is expected to be granted this week. The company is under the management of John C. Dornin, coast manager of the Springfield Fire & Marine and affiliated companies. Ed Fotheringham is manager of the fire department of Smith & Co.

Gregory Ends Northwest Trip

L. S. Gregory, assistant secretary of the Fireman's Fund, has returned from an inspection trip through the Pacific Northwest. He also attended the con-ventions of the Washington, Montana and Idaho agents.

Annual Meetings Oct. 4-5

SAN FRANCISCO, Sept. 12.—Caswell W. Smith & Co., general agents of the Standard Accident in San Francisco, unusual meetings here Oct. 4-5.

will be the first time Denver has had the meeting in several years. It usually is held in Colorado Springs.

Belgrano and Wallace Return

F. N. Belgrano, Jr., and W. L. Wal-lace, president and vice-president re-spectively of the Pacific National Fire. have returned to San Francisco after several weeks in eastern territory. The principal object of their trip was the opening of a branch office in Philadel-

Field Club to Furnish Speakers

DENVER, Sept. 12.—L. A. Barley of the Mountain States Inspection Bureau, chairman of the Fire Prevention Week committee, has written letters to fire chiefs throughout the state informing them that the Mountain Field Club will be able to furnish speakers for any meetings they wish to arrange.

Expect America Fore Appointment

DENVER, Sept. 12.—The managing committee of the Mountain States Inspection Bureau and the supervisory committee of the Rocky Mountain Fire Underwriters Association will hold their annual meetings here Oct. 4-5. This SAN FRANCISCO, Sept. 12.-B. M. Culver, president of the America Fore group, is arriving in San Francisco to select a successor to A. L. Merritt, who recently resigned as Pacific Coast man-

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Barristers & Solicitors
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Mills Tower San Francisco, Cal.

GOLDMAN & ALTMAN

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Investigations, Adjustments and trial of all cases.

CAMPNER & POUZZNER

Samuel Campner
Daniel Pouzzner

Second National Bank Building

NEW HAVEN, CONN.

DELAWARE

WILLIAM PRICKETT

812 Delaware Trust Building
Wilmington, Delaware
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Hardware Mutual and others.)

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(Continued next page)

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Equipped for investigations and adjustments of losses, and trial of all insurance cases in Western Wyoming.

Northwestern National Now Writing at Cut Rate

OLYMPIA, WASH., Sept. 12.

— The Northwestern National, having won its rate suit in the state supreme court, has begun writing insurance at deviated rates which Commissioner W. A. Sullivan had rejected. No other company has yet filed deviations to meet the Northwestern cut. The attorney-general advised the commissioner that the Northwestern missioner that the Northwestern did not have to refile the rejected schedule and that it automatically became effective after time for rehearing before the supreme court hearing before the supreme court had expired, instead of having to wait the customary 15 days after filing. Mr. Sullivan says he will waive the 15 days' notice to any company which files competitive deviations.

McCarthy, now secretary, will be advanced to manager and vice-president and that John A. Carlson, now assistant secretary, will succeed Mr. McCarthy as secretary,

Butte Rates Increased

BUTTE, MONT., Sept. 12.—Fire insurance rates here have been increased 15 percent. The increase applies on all property except dwellings upon which the present rate is in excess of \$1 per \$100, according to C. W. Cook of the Pacific Board. The increase is made pending a rerating of the city. Impairment of fire department facilities and man power caused the action. man power caused the action.

Life Men Plan Joint Meeting

The general agents and managers' division of the San Francisco Life Undervision of the San Francisco Life Underwriters Association is sponsoring a luncheon Sept. 18, to be attended by representative leaders of the fire and casualty offices. The idea is to endeavor to bring about closer relations between the various classes of insurance in California. F. V. Keesling, vice-president and general counsel West Coast Life and president of the American Life Convention, will be the principal speaker.

Candidate for Commissioner

J. C. Peters, New York Life agent in Olympia for ten years, has announced his cándidacy in the Republican primary for Washington insurance commissioner.

Colorado Agents to Meet

The Colorado Association of Insurance Agents will hold its annual meeting in Colorado Springs next month.

Karle Kaleel, local agent of Tacoma, Wash., has taken over the Heitman In-surance Agency.

Eastern States Activities

Liable for Unlicensed Sale

Judgment Against Agency, Solicitor and Broker Where Renewal of Carrier's License Refused

BRIDGEPORT, CONN., Sept. 12.-BRIDGEPORT, CONN., Sept. 12.—
An agent, an agency and a broker are held liable to a policyholder in a case involving the sale of policies in a company not licensed in Connecticut under a decision in superior court here. The decision was based on a drastic state insurance law, the existence of which was not generally known, but which the sourt helds excellibles aleasy the list court holds establishes clearly the liability of any person selling insurance in

an unregistered company.

The action was filed by Morris Sacks,

The action was filed by Morris Sacks, Norwalk, Conn., produce dealer, against C. E. Slauson of Norwalk, an agent; the Rosalind B. McAllister Insurance Co., his employer, and J. H. Brett, Danbury broker. On July 5, July 27 and Aug. 10, 1932, Sacks, dealing through Slauson and the McAllister agency, bought compensation, liability and property damage insurance from the Independence Indemnity. Oct. 15, 1932, he was involved in an automobile accident

pendence Indemnity. Oct. 15, 1932, he was involved in an automobile accident and as a result was sued for \$20,000.

Sacks notified the insurance company, and then learned that on May 1, 1932, Commissioner Dunham had refused a license to the Independence due to a finding of insolvency. The plaintiff in the damage suit was granted a court award of \$4,500 against Sacks which he paid. He then sued the insurance trio.

The court maintains that freedom from fraud or deceit constitutes no defense under the statute. He holds there was no fraud and that Slauson acted in good faith, but that Brett, the broker, was in a different position. Had the broker sold the insurance in May he could not be criticized but would still be liable. The fact that it was sold in July and August, after the May license card had not been returned from Hartford, showed negligence sufficient to warrant recovery for Sacks, the court found.

Oppose State-Wide Auto Rate

CHICOPEE, MASS., Sept. 12.—The Chicopee Insurance Agents Association chicopee Insurance Agents Association has launched an intensive drive to block the adoption of a uniform state-wide rate under the Massachusetts compulsory automobile liability insurance law. At present the rates vary according to the accident ratio in different districts. The local association favors adoption of a merit plan whereby individual motorists with good records would receive a reduction in premium rates.

President A. E. Granfield said adoption of a uniform rate would benefit carputer in Roston and vicinity, where the

owners in Boston and vicinity, where the agitation has been started, at the ex-pense of western Massachusetts motorists. The association will canvass about 4,000 car-owners and will seek to enlist the support of chamber of commerce and other organizations.

Rate Increase Threatened

Unless an adequate headquarters building and equipment is provided immediately in Rome, N. Y., the New York Fire Insurance Rating Organization has notified the city that its classification will be changed from A to B, which will mean an increase of about 20 percent mean an increase of about 20 percent in insurance rates.

Special Mortgage Clause

Owing to the peculiar situation in New Jersey, where the courts have held New Jersey, where the courts have held that a mortgage may take title and still continue as mortgagee, the question

The annual meeting of the Vermont Association of Insurance Agents will be held at Rutland, Sept. 28.

Leader in Association Work in New York Dead



CHARLES F. MILLER

Charles F. Miller

Charles F. Miller of Rochester, long one of the leaders of the New York State Association of Insurance Agents and active in both the Rochester local board and the National Association, died at his home there. He served as secretary and treasurer of the state association for a number of years. He had conducted a local agency in Rochester for the past 30 years. A number of the leaders in the New York association were pallbearers at the funeral, including Follett L. Greeno of Rochester, president; Gilbert T. Amsden, Albert Dodge, and J. W. Rose of Buffalo.

arises whether the mortgagee clause should apply or not. In order to meet this situation the following clause has been filed and must be used on every policy when the named insured and the payee named in the mortgagee clause are

payee named in the mortgagee clause are one and the same party:

"The mortgagee clause attached to this policy is made a part thereof only upon insured's representation that its (his, her) mortgage on the described property is held as a muniment of title, that its (his, her) interest as owner and that the contest page to the property of the page to the as mortgagee are not merged, and that the special terms of the mortgage clause are waived except as security against questionable title or against subordination of its (his, her) interest, as owner to the claims of third parties."

Vermont Agents' Meeting

MOTOR INSURANCE NEWS

Call Off Comprehensive Form

Company Takes Contract Off Market in Michigan at Request of Auto Conference

After one company started to sell the new automobile comprehensive policy in Michigan, it was requested to refrain from doing so by other conference companies and therefore it agreed to withdraw authorization of the form in that state for the time being. The National Automobile Underwriters Association has only advisory invisidiation in ciation has only advisory jurisdiction in Michigan. None of the conference companies has started to write the form in the state.

companies, the Great American, Hartford and Fire Association started to write a comprehensive policy of their own design prior to the promulgation of the new automobile rate manual. This comprehensive policy was different from the one later authorized by the organization. Those three companies ceased writing their form, shortly after it was issued, and the whole question of the comprehensive policy in Michigan is up in the air. gan is up in the air.

Valued Form Is Reinstated

Members of the National Automobile Underwriters Association have been adompanies has started to write the form the state.

A complicating factor is that three vised that they may disregard the prohibition against writing any sort of valued form policy in New York and may

Alliance Insurance Company of Philadelphia

Statement Six Months . . . Ending June 30, 1934

Fire and Marine Premiums (Net) Interest and Dividends Profit and Loss Securities Perpetual Deposits Received Decrease Reserve for Taxes, Expo	9,611.87 466.22
	\$1,322,086.94
Fire and Marine Losses Incurred Agency Charges and Commission: Taxes	s
Balance	\$ 198,236.93
Increase Market Value Securities	as appraised June 30, 1934 823,909.39
Dividends Paid	\$1,022,146.32
Increase Surplus	\$ 872,146.32
ASSETS	LIABILITIES
Bonds and Stocks (Mar- ket Values) \$7,668,041	Reserve for Unpaid 560,436.00
Accrued Interest on above Bonds 70,427 Cash in Banks and Of-	75 Unearned Premium Reserve 2,334,486.95
fice	Other Expenses 140,816.08
Transmission 356,262 Reinsurance Claims on	.46 Cash Capital 1,000,000.00
Losses Paid 2,011	.95 Surplus 4,724,663.46

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\$8,760,402.49

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 RIOT AND CIVIL COMMOTION INSURANCE WHAT IT IS, WHY IT IS AND HOW IT WORKS, TOLD IN A CLEAR, CONCISE STYLE.
- USE AND OCCUPANCY INSURANCE -

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revert to the practice of writing a monthly reduction valued form.

At the same time, the New York department has suggested that the com-panies do not write the full valued form but confine their business to the monthly reduction form. That suggestion was directed principally at non-association companies. The New York department is making a review of the subject, and will probably adopt a permanent policy later on.

Used to Meet Competition

The valued form of policy has been a competitive consideration in New York and it is understood that despite the prohibition against its use in the latest manual filed by the automobile associa-tion in New York, the companies individually have tolerated the sale of the

valued form in order to meet competi-

The automobile association has now officially amended its New York state manual to permit the writing of the 2½ percent monthly reduction valued form. The full valued form is still outlawed.

The monthly reduction form of valued policy is regarded by some experts as merely a device for rate cutting. In one way the policy is criticised as being misleading, in that the limit of liability of a company is reduced month by month, but in the event of loss, the company is not liable necessarily for the full liability as of that month, but only for the actual cash value of the automobile. It is in cash value of the automobile. It is in reality not so much different from the stipulated amount policy and yet the monthly reduction form is sold at 10 percent off the rate charged for the actual cash value form.

Field News

Accident-Health

Rogers and Sarles Speakers

Good Progress Being Made in Organization of Cincinnati Accident and Health Club

CINCINNATI, Sept. 12.—The Accident & Health Club of Cincinnati met yesterday with 50 in attendance. Paul H. Rogers of the Aetna Life home office accident and health department spoke on the opportunity in the accident

and health business today, especially in selling commercial contracts.

F. W. Sarles, agency assistant Inter-Ocean Casualty, also spoke on "The Agent, Greatest Public Relations Fac-

Agent, Greatest Public Relations Factor."

Considerable progress is being made by the club and the organizers are actively engaged in securing new members. M. D. Schreiber, Inter-Ocean Casualty, is temporary president and H. B. Clancey, manager of the accider, and health department at the home office of the Western & Southern Indemnity, is temporary secretary. The club has had several "get-togethers" at which the plans and general outline of its work have been discussed. Present plans call have been discussed. Present plans call for a drive for membership among the accident and health producers in the city

WORKMEN'S COMPENSATION

Inspect All Michigan Risks View Plan for Relief Workers

Plans Shaping Up for Opening New Branch Office of National Council in Detroit

DETROIT, Sept. 12.—As soon as the Michigan branch of the National Council on Compensation Insurance is established in Detroit, inspectors will be brought in from other branches to begin the inspection of risks throughout the state, the steering committee has de-cided. The intention is to inspect each

cided. The intention is to inspect each risk before the present policy expires, wherever possible.

One of the biggest tasks that will face the new branch will be the reclassification of risks, always a problem in a state which has been unregulated. A great deal of misclassification has crept into the Michigan field, due to cut-rate competition, chiefly among the unrated risks and to a lesser extent among the rated risks, because of judgment or experience rating resorted to to meet the comperating resorted to to meet the compe-tition of carriers carrying risks below manual rates.

Manager Tentatively Selected

While the selection of a manager has not been announced, awaiting action in New York, the steering committee and the commission are agreed on the man for the job and he is proceeding with plans for establishing the branch, although official notification has not yet reached him. Office space has tentatively been selected and the office layout made and the prospective manager has a line on his personnel so that it can be assembled on short notice.

The new bureau will assume jurisdiction of the prospective in t

tion Oct. 1. Each company operating in the state has been advised by W. F. Roeber, general manager of the National Council, that it must file a copy of its policy with standard form endorsements; a copy of each application and lists of current renewals. Experience rating data must be furnished on all risks qualifying for such rating.

Where Man-Hour Basis Is Used

In an article last week the statement was erroneously made that the Builders & Manufacturers Mutual Casualty of Chicago has been using the man-hour basis of rating compensation risks only in Michigan. As a matter of fact, the company has been operating under this plan in Illinois, Indiana, Iowa and Michigan. The smallest part of the premiums received on this basis has come from Michigan

Propose Rejected Risk Plan

Commissioner Boney of North Carolina has submitted to the Compensation Rating Bureau a plan for handling rejected risks in the state. This would be a voluntary plan and will become effective Oct. 1, if approved.

Milwaukee and State Officials Consider Compensation Provisions for Injured FERA Employes

MILWAUKEE, Sept. 12.—City, county and state officials met here to consider the workmen's compensation insurance problems and discuss plans for paying compensation for injury on the FERA jobs. The Milwaukee county district attorney's office has issued an opinion that the few dollars a month paid each worker for in-cidentals gave them the status of county district an month employes under the state workmen's compensation act. The workers have been getting small amounts for some been getting small amounts for some time and recently this was increased, so the total now received in addition to the material relief equivalent ranges from \$2 to \$9 a month. This plan is believed to meet the objections of the state supreme court which some time ago held that persons on relief cannot be classic. that persons on relief cannot be classi-fied as employes and hence are not eligible for compensation. The court speci-fied that the decision applied to the individual case under consideration and should not be taken as of general application. In the test case the relief worker injured had accepted relief work in place of direct relief which would have been supplied him by the county had he

County Board to Vote on Plan

At the next meeting of the county board a vote will be taken on a plan of workmen's compensation insurance, retroactive to include all cases since FERA roactive to include all cases since FERA work started. The city of Milwaukec recently solved a similar problem by passing a resolution in the common council providing that emergency employes should be considered as regular city employes. Other municipalities in Wisconsin are favoring the plan, although some are unwilling to do so because of the additional expense involved. The Wisconsin Industrial Commission and state officials have worked out a and state officials have worked out a plan to use relief funds to establish compensation insurance for the 60,000 relief workers in the state. The plan will be submitted to the federal relief adminis-trator for approval and reversal of an existing ruling which prohibits the use of relief money to insure workers on relief. The attorney-general of Wisconsin has approved the plan of the industrial commission.

May Pay 10 Percent Commission

The Compensation Insurance Rating Board of New York announces that 10 percent commission may be paid to agents on self-insurers release compensation policies. These are the policies which enable self-insurers, who desire to change their system and insure with regular companies, to get refund of the deposit they put up with the state.



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GET new business . RENEW old business . DISARM competition How & Ask about The Fire, Casualty & Surety Bulletins 1934

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the city by explaining to them the purposes of the club, which is to create a better spirit of cooperation and to promote education for its members. The organizers are not attempting any formal organization at present, preferring to wait until a good sized membership is assured and all can be consulted.

Cornett of Columbus, O., in the development of agencies in his territory.

Chicago Meeting Sept. 19

The first fall meeting of the Accident & Health Insurance Club of Chicago, which was tentatively announced for Sept. 12 will be held Wednesder Consultation.

World Extending Field

R. J. Jeffs, who resigned as Omaha general agent of the Federal Life to become vice-president and superintendent of agencies for the World Insurance Company of Omaha, has been centering his energies on extending the company's territory. He has now completed the reorganization of agencies in Nebraska. General agencies are now operating at Lincoln, Kearney, Beatrice, Fremont and Grand Island. Three new accident policies are now being offered. policies are now being offered.

Cramsie, Laadt Appointed

Cramsie, Laadt & Co., class 1 agency of Chicago, has been appointed general agent in Illinois for the Massachusetts Indemnity, which writes noncancellable accident and health insurance.

The first fall meeting of the Accident & Health Insurance Club of Chicago, which was tentatively announced for Sept. 13, will be held Wednesday, Sept. 19, at the Hamilton Club, with Armand Sommer, president of the National Accident & Health Association, as the

Cavenaugh Heads Federation

R. A. Cavenaugh, secretary of the Illi-nois Commercial Men's and the Illinois Traveling Men's Health of Chicago, was elected president of the International Federation of Commercial Travelers Insurance Organizations at its annual meeting in Yellowstone Park. The next meeting will be held at Swampscott, Mass., early in September, 1935.

Monarch Life Regional Meetings

agent in Illinois for the Massachusetts
Indemnity, which writes noncancellable accident and health insurance.

Wenger Agency Instructor
H. C. Wenger, one of the leading producers of the Loyal Protective, has been promoted to agency instructor and will be associated with Field Director W. B.

erick Richardson, United States manager, who is now on his annual visit to Scotland and England, is expected to return home next week to complete plans for the anniversary celebration.

Maryland Casualty Production

The Maryland Casualty reports that its production for the first eight months of this year is \$2,553,448 ahead of the same period last year. Its August production was \$322,000 ahead of August a year ago.

Capital Is Not Reduced

The report that the Loyal Protective of Boston had reduced its capital from \$200,000 to \$125,000 is incorrect. The company's capital stands where it has been and there is no change.

The Loyal Protective, which has ma-

The Loyal Protective, which has materially increased its reserve, still carries a large voluntary contingent reserve besides carrying its bonds at amortized value and stocks at actual market value. It has not in any way reduced its capital and has no intention of doing so, as it has shown a substantial underwriting profit over the past few years. At present the company has about \$2 of assets for every dollar of liability.

Western & Southern's Policy Analysers Proving Popular

Since the Western & Southern Indemnity issued the first of a series of com-plete and compact sales portfolios called "Policy Analysers," inquiries have been received from agencies in 29 different

states, four provinces in Canada and one request from Shanghai, China.

The first analyser, on golf and sports liability insurance, issued in July, increased the company's premium income on that line over 200 percent of the pre-vious year's volume. E. C. Smith, ad-vertising manager, states that the com-pany expects to issue a new analyser every six weeks on a different coverage. Two of these portfolios, one on sports and one on residence liability, have been issued so far, with notable results.

E. R. Lewis Retires

E. R. Lewis, co-manager of the New York City office of the United States Fidelity & Guaranty, is retiring from active service. He entered the employ of the U. S. F. & G. in 1902 and at various times was manager in Kansas City, Houston and New Orleans, in addition to New York, and was also at the home office as vice-president. home office as vice-president.

NEWS OF THE COMPANIES

California department and election of J. L. Maritzen as president, announced

L. Maritzen as president, announced plans for resumption of operations.

The company was organized in 1933 with authorized capital of \$500,000 and issued capital of \$475,000. The capital was reduced early in 1934 to \$400,000, with the transfer of \$75,000 to surplus. The Maritzen group added approximately \$88,000 in cash and securities, and mortgage loans amounting to approximately \$123,000 were written off, which together with payment of current liabilities permits the company to resume business. Under the reorganization the total admitted assets are \$514,870 the total admitted assets are \$514,870 and surplus \$51,986. President Maritzen plans to operate for the present in Oklahoma and California, discontinuing the writing of plate glass and burglary insurance and restricting business to autopobile fidelity and surety.

surance and restricting business to automobile, fidelity and surety.

Mr. Maritzen is widely known in California through his long service with the insurance department, with which he started as a clerk and advanced to deputy commissioner. Subsequently he was vice-president and general manager of the Union Automobile & Casualty of Los Angeles for several years, until it retired from business, when he returned retired from business, when he returned to the insurance department and was placed in charge of its liquidation divi-sion, from which position he has now

Reports on Affairs of Two Defunct N. Y. Companies

Superintendent Van Schaick of New York has presented preliminary reports on the affairs of the defunct Lloyds of America of New York and the General Indemnity. At the time of the collapse the General Indemnity was owned by

The report on Lloyds was complicated, because this company had absorbed a number of others prior to its demise.

Angelus Indemnity Resumes

J. L. Maritzen Elected President, Financial Setup of Company Is Placed on Sounder Basis

LOS ANGELES, Sept. 12.—The Angelus Indemnity of Los Angeles, following completion of official examination by California department and election of J. the transfer of practically all of the Canadian funds to New York.

Claims totaling \$8,616,094 from more than 53,000 persons were presented against the Lloyds. The liquidation bureau is now busy passing on the balance of the claims, not included in the first report. Supreme Court Justice Franken thaler stated that referees will be approximately a stated that the stated that the

report. Supreme Court Justice Franken-thaler stated that referees will be ap-pointed to pass on disputed claims. Mr. Van Schaick recommended pay-ment in full of awards made by the in-dustrial commission to compensation claimants against the General Indemnity, where such payments have not been made by the employers. The report rec-ommends disallowance of certain surety and automobile claims. Some 7,000 claims remained to be passed upon. claims remained to be passed upon.

Ask Securities Act Exemption

BALTIMORE, Sept. 12.—Local companies whose stock is listed on the Baltimore Stock Exchange will ask to be exempted from the provisions of the new exempted from the provisions of the new federal securities act, requiring the submission of periodic financial reports on special forms, for the reason that these companies already are required to make similar statements to the insurance department. If these exemptions are made they would apply to the Maryland Casualty, United States Fidelity & Guaranty, New Amsterdam Casualty, Fidelity & Deposit and Fidelity & Guaranty anty, New Amsterdam Casualty, Fidelity & Deposit and Fidelity & Guaranty Fire.

General Accident Convention

PHILADELPHIA, Sept. 12.-The General Accident will celebrate its 35th anniversary with a convention of all its leading agents in the United States and Canada at White Sulphur Springs Oct.

F. Norie-Miller, general manager at the home office, will attend. He is expected to bring his bride and he may also be accompanied by several members of the General's home office family. Fred-



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New Jersey Agents in Annual Meeting

(CONTINUED FROM PAGE 3)

mittee chairman. Contrary to expectations no reference was made to the separation issue. The only reference to fire matters was a review of the methods employed by local boards in different sections of the state in an effort to deal

with overhead writing and kindred evils.

President Hurtzig's views on the serious plight of local agents in regard to compensation were echoed by Chairman Stults of the executive committee in his report, and by Chairman Godshall of the legislative committee. E. H. Bab-bage, vice-president of the Bankers In-demnity, one of the companies still accepting compensation risks, submitted the home office angle of the situation. He answered questions of the agents. A. R. Lawrence, head of the New Jersey compensation bureau, outlined the meth ods employed by it in the preparation of rates and the experience had in checking up a number of payroll audit accounts in comparison with the figures obtained from the same risks by the carriers.

More Companies Withdraw

"The compensation insurance situation from the standpoint of a market, instead of improving, has actually become worse since our mid-year meeting," declared Mr. Stults. "More companies have with-drawn from the field, and some otherwise responsible company executives have even quit trying and have advocated state insurance. Insurance men cannot evade the fact that workmen's compensation insurance is their problem and that it can and must be worked out. Insurance departments do not refuse to increase rates where necessary and agents' commissions are low. We feel that courageous companies and agents will successfully cope with this problem and that those companies which are quit-ters now will eventually be paying ex-

cess commissions for the business."

In his thoughtful review of measures that had been offered in the New Jersey legislature during its latest session, Chairman Godshall concluded with this strong reference to the compensation line: "The mere mention of compensation insurance sends cold shivers down the backs of certain of our casualty compensation in the backs of certain of our casualty compensation." pany executives; even in the face of a constantly reducing loss ratio, due the warranted increase in premiums and to the elimination of certain 'rackets' that have 'milked' the compensation insurance writing companies for years.

Loss Ratio Improves

"In 1933 the loss ratio of 18 large nonparticipating companies in New Jersey was 3.3 percent less than in 1932, with approximately the same volume of premiums, while the loss ratio of 48 percent non-participating companies was d 5.4 percent last year. While the reduced 5.4 percent last year. While the compensation problem has no place in a legislative report I am mentioning these percentages because there are certain among us, both casualty company executives and agents, who are of the opinion that a competitive state fund is the

answer to the problem."

In the extended discussion that followed sentiment held that whether or not compensation insurance is to be writ-ten depends in considerable measure upon the care exercised by the agents themselves in the selection of risks initially and in their subsequent servicing. Local men who have painstakingly made clear to their assured that in the final analysis it is they and not the carriers who are responsible for compensation rates and who use every effort to reduce accident frequency among employes have found the companies more kindly disposed toward their business than towards general offerings. What the loss ratio under selected business has been compared to that taken from agents at large, there is no means of knowing, but that it shows a distinct improvement is

reasonable.

The National Association of Insurance

Agents, Secretary W. H. Bennett stated, still maintains its special casualty con-ference committee, and the body is to meet with officials of the National Bureau of Casualty & Surety Underwriters, for a further discussion of the latter's new rating formula at an early date.

Interesting Local Board Discussion

Under the leadership of H. A. Faunce of Atlantic City there was an interesting exchange of views on the most effective method of conducting local boards. Mr. Faunce maintained that many of the evils which confront the local men could be overcome through the medium of local regulation, justifying his statement by noting the accomplishments of the Atlantic City association. By refusing to write a line until the earned premium had been collected by the original agent, the Atlantic City men virtually stamped out the free insurance practice. Over-head writing was checked by charging commission upon any line a company might take from a broker or non-resident agent without advising the local representative. A survey of all agents and brokers in the territory is made to detect law violations. Membership of the Atlantic City association embraces 90 percent of the premium controlled business of the city.

Another city boasting an effective local ody is Summit, each member of which body is Summit, each member of which is obligated not to solicit the business of other. When the new program of Eastern Underwriters Association was presented to the Summit agents, the latter declared their willingness to sign it, provided the companies in turn pledged themselves to adopt the local board's requirements. Such assurance was given, the result being that both companies and agents are working in complete harmony in the territory.

Favor City Boards

While diversity of opinion as to whether county or city boards would operate the more effectively developed, majority sentiment inclined to the latter idea as problems of one section of a county or in smaller fields, are decidedly those of another and general cooperation

throughout the county is unlikely.

There was no dissent, however, from the belief that local boards, whether county or in smaller fields, are decidedly beneficial to the business. It will be the policy of the state association during the part 12 months, to stimulate the creation. next 12 months, to stimulate the creation of such bodies so far as is possible. of such bodies so far as is possible. Many have already been formed and

others are now in process of creation.
While the suggestion was offered that the New Jersey association give thought to the future employment of a paid secretary, it was not favored generally, the argument being that such an official would only relieve the executives of a percentage of their work and the ex-pense would not be justified.

Carlier Discusses Advertising

Means whereby the agent can profitably develop business by advertising were set forth by H. V. Carlier, advertising manager of the Northern of London. His suggestions were of a thoroughly activities the state of the suggestions were of a control of the suggestions which is the state of the suggestions were of the suggestions which is the suggestion of the suggestion o oughly practical nature.

oughly practical nature.

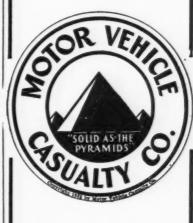
"Government Insurance" was discussed by Secretary W. H. Bennett of the National association. He outlined the activities of the various governmental agencies in Washington in connection with cotton crop covers and in protecting governmental loans upon property. Executives of the National association have exerted themselves to the utmost to safeguard the interests of the utmost to safeguard the interests of the agents in all business over which the Federal government exercises complete or partial control. The attitude of the New Jersey agents toward Mr. Bennett was expressed by his election as an honorary life member. The semi-annual meeting will be held in Trenton next February, the exact date to be determined later.

Mrs. Myrtle B. West, president of the Oshkosh Insurance Underwriters Association, has been named chairman of the local fire prevention committee which will sponsor an educational program for fire prevention week, Oct. 7-13.

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The National Underwriter

September 13, 1934

CASUALTY AND SURETY SECTION

Page Twenty-nine

Claim Men Meet at White Sulphur

President Dennis in Address Says Companies' Chief Function Is to Pay Claims

HEAR NOTABLE SPEAKERS

Dingman, Van Schaick and Howell Among Headliners-Walker, Don Carlos Lead Discussion

NEW OFFICERS ELECTED

President—W. I. Morrow, Aetna Life. Vice-President—L. D. Erion, Travelers

Health.
Secretary—L. L. Graham, Business
Men's Assurance.
Trensurer—F. L. Templeman, Mary-

Executive Committee—R. K. Metcalf,
Connecticut General Life, chairman; W.
A. Dennis, Prudential; D. J. Reidy,
Guardian Life, and D. R. MacKenzie,
Manufacturers Life.

WHITE SULPHUR SPRINGS, Sept. 12.-In opening the silver anniversary convention here of the International Claim Association, President W. A. Dennis, chief adjuster of the Prudential, said the main and chief purpose of an insurance company is to pay claims. These companies accept people's money, their savings, as a sacred trust, to be paid out again at the proper time and to those entitled to receive it and for whose benefit it was intended. In the past four years the companies have paid out to policyholders over \$4,000,000,000. Every claim man had his part in this

The claim man has a two-fold duty, Mr. Dennis continued. He must see that every just claim is paid in full and paid promptly to the person entitled to receive it, and he must use every facility at his command to prevent payment of every unjust claim where fraud, dishonesty and misrepresentation were resorted to in order to get the insurance. In so doing he is protecting his company and protecting those honest policyholders whose savings have been turned over to

the company in good faith.

Claim men come to the annual meetings to learn from each other, to com-pare different ways and methods of handling claim problems. This means cooperation throughout the year, the agreement to act together whenever it is necessary to do so. The fact that the association started as a small organization and now includes nearly all of the important companies in this country and Canada is proof of its importance to the

claim man.

R. K. Metcalf, Connecticut General
Life, chairman of the executive committee tee, presented a handsome ebony gavel to President Dennis. About 200 dele-gates were present at the opening ses-

L. Templeman, Maryland Casualty, (CONTINUED ON PAGE 34)

Occupational Disease in Illinois Is Vital Subject

lution, Placing Inspection Burden on State

Attorney C. C. Kirk of Chicago, herewith presents an interesting suggestion as to a solution of the occupational disease to a solution of the occupational assessed problem. His writings in The National Underwriter on this subject have attracted much interest. His interpretation of the Burns Case in Illinois was virtually the same as that given by Assistant Attornoof General Carmell at the conference last the offices of the Illinois industrial com-

Many insurance people have been cen-sured by their assured who find that their present compensation policies fail to cover all kinds and types of occupational diseases. Such censure is not justified. The Illinois compensation act and section 2 of the occupational disease act ("accidental occupational diseases") have a different object and purpose in the administration thereof. Diseases under ministration thereof. Diseases under section 1 of the occupational disease act are, strictly speaking, statutory rights of action and therefore have different methods of enforcement, different courts and different liabilities from those imand different liabilities from those imposed by the compensation act. The compensation act covers "injuries" or "those occupational diseases created by statutes, and called injuries," being poisonous diseases derived from specially named industries. The different acts present different risks to employer, different courts, different methods of enforcement and different responsibilities and "risks" on the part of the insurance company and the assured.

This article is an attempt to show or

This article is an attempt to show or point out the first vital step of one of the remedies that should be invoked before the present criticism of the insur-ance companies in their refusal to write coverage of occupational diseases, justified.

Factory Health Statutes

Before stating the remedy to prevent or curtail the risks of an occupational disease, it might be well that we review the now existing laws covering that subject and the factory health statutes gen-erally, as well as some of the enforce-

ment agencies created by such laws.

The Illinois legislature has passed ample laws, the purpose of which is the prevention of occupational diseases and the creation of healthful working con-ditions. The difficulty lies not so much in more legislation as in the proper and efficient administration and enforcement of the laws. Enforce the now existing laws and an occupational disease will have and an occupational disease with the a rarity and accidents, particularly "avoidable" accidents, decreased. There will then be presented to the insurance companies a more attractive risk. The present condition and situation presents financial suicide to companies writing

both kinds of coverage.

As early as 1893 and in other years here shown, the legislature passed cer-(CONTINUED ON PAGE 35)

Attorney C. C. Kirk Suggests So- Decision Reached to Take Silica Test Case to Supreme

> Peter J. Angsten's meeting in Chicago last Thursday for casualty people and attorneys, distraught by the occupational disease situation, was a great success, so far as attendance was concerned. The hearing room of the Illinois industrial commission, of which Mr. Angsten is chairman, was filled to the last inch and

many were perched outside the doors.
Attorneys dominated the session and most of the insurance people were soon out of their depth as one complicating factor after another was brought out in

discussion of the confused situation.

The upshot of the meeting was the decision to take one or more typical claims for benefits under the compensa-tion act because of silicosis to the Illi-nois supreme court, in an attempt to get a clear cut decision as to whether such cases are compensable under the law or whether they are beyond the purview of the compensation act and the claimants must seek judgment at common

Burns Case Confusing

The present confusion as to the status of occupational disease claimants is caused by the recent decision of the Illinois supreme court in the so-called Burns case. Here the court said that ambiguous section 2 of the occupational disease act should be clarified by the insertion of the word "or" at a certain point. Section 2 is the one which brings certain occupational diseases within the compensation act. Heretofore insurance people have assumed that the section 2 diseases were limited to those arising out of employment where lead or lead derivatives were used or where there was manufacture of brass or smelting of lead or zinc. The last portion of section
2 is garbled and many insurance people
fear that the supreme court, by inserting the word "or" before the garbled
(CONTINUED ON PAGE 33)

Aetna Life to Transfer All Casualty Business

President M. B. Brainard of the Aetna Life at the conference of agents at Green Lake last week announced that in a short time the Aetna Life would divorce itself of all lines of insurance except life, accident and health. All the casulate life will be the state of the alty lines will be taken over by the Aetna Casualty & Surety, its running mate. He said that it is natural that accident and health be ural that accident and health be linked up with life insurance as these are personal forms of pro-tection. In the Aetna Life group are two fire companies, the Auto-mobile and Standard of Hartford.

Human Nature Is Big Claim Factor

Dr. H. W. Dingman Stresses Importance in Address to Claim Association

CAN AID UNDERWRITERS

Howell Asks Adjusters' Cooperation-Van Schaick Criticises Some Present Practices

The safety and security of the accident and health business lies in understanding human nature. Dr. H. W. Dingman, vice-president Continental Casualty and Continental Assurance, declared in speaking before the International Claim Association on "Claim Psychology." Experience is important in interpreting what has happened in the past, but the present generation is demanding more, and getting it, in health and leisure and money.

He said bona fide claims do not disturb the companies, but it is disturbing that a minority group buys with some-thing else than protection in mind. In-surance is not sold for vacations or unemployment or pensions, but claimants appear to think it is. ployment claims are a natural develop-ment of times of economic stress. Closely analogous are pension claims. When a man reaches the stage where he realizes that he will shortly become unemployed because of old age, he often "endeavors to scramble under insurance

Prevention of Illness

Prevention of illness was listed as another abuse. Laudable though it is, it is not an insurance function. The man whose doctor tells him he will have a nervous breakdown unless he goes to California or Florida is very likely to present a claim. "Alibi insurance" development of economic conditions or inability to keep up with the procession. The man who fails or falters may as-suage his pride if he can cite physical incapacity as an apparent reason for his

In taking up the types who are the most ready buyers of accident and health insurance, that underwriters have to insurance, that underwriters have to watch for, he mentioned the man who is frail and sickly and feels that he has more than an off chance of collection; the one who ordinarily is healthy but recently has had a burning feeling in his stomach or a crampy feeling in his chest—a particularly difficult claimant to handle—and the type that buys with conniving intent. He said that underwriting appraisal can never be comprehensive enough to eliminate them and that legal help is needed in drafting conthat legal help is needed in drafting contract provisions to combat those who use policies for expected rather than unex-pected disabilities. Most policyholders

(CONTINUED ON LAST PAGE)

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Car & General Is Offering 25 Percent Premium Saving on Private

Passenger Cars

The Car & General is trying out a new automobile public liability and property damage rating plan in Chicago territory which offers a 25 percent pre-mium saving for preferred private pas-senger car risks. The Car & General senger car risks. The Car & General for a number of years has been writing all auto P. L. and P. D. on private passenger cars below manual. The new selected risk rating plan classifies assured as A, B or C, the first class being entitled to 25 percent premium reduction, the second 10 percent and the third class composed of less desirable risks on higher scale.

Risks will not be bound nor rates quoted on operators physically impaired through deafness, loss of speech, loss of eye, hand, arm, foot or leg, or who have had their operating licenses suspended or revoked, or been convicted for driving while intoxicated, avoiding responsibility after accidents, reckless driving, or a felony involving use of an automobile; or whose automobile insurance has been canceled or declined by another company within the last three years; or who are unable to speak, read and write English; or who are or have been engaged in illegal transportation, manufac-ture and sale of intoxicating liquors.

Classes Considered Individually

The A classification is reserved for operators using their cars only for pleasure, and B and C for business use. A few classifications must be submitted to the Car & General branch office for au-thority to bind, such as actors and actresses, vaudeville performers, proprie-tors and employes of beauty parlors, protors and employes of beauty parlors, pro-fessional bookmakers, night clubs and cabarets, horse racing branches, pool rooms, billiard parlors and bowling alleys, restaurants, rooming houses, saloons, beer and soft drink parlors, sports promoters, boxers, wrestlers, with their managers and assistants, and also professional football and baseball play-ers.

The class A rate for cars such as Ford, Buick (small), and Dodge is \$25.50 for P. L. and \$8.25 for P. D.; for cars such as Lincoln, Packard and Cadillac \$30 and \$10.50 respectively

Goes with Bankers Indemnity

F. W. Bender has been appointed superintendent of the home office automobile department of the Bankers Indemnity of Newark. His casualty experience dates from 1906, when he became associated with the brokerage house of Rathbone & Son of New York City, subsequently becoming connected with the Globe Indemnity, where for eight years he served as superintendent of its automobile division. More recently he was vice-president of the Consolidated In-

K. C. Claim Men Meet

KANSAS CITY, MO., Sept. 12.-The Kansas City Claim Men's Association met Monday to discuss compensation insurance. Members reviewed late decisions and their possibilities, and touched on the administration of compensation insurance in general.

N. T. Robertson With Ocean

Norman T. Robertson, assistant secretary of the United States Casualty, has resigned to join the home office agency department of the Ocean Accident and Columbia Casualty. He had been with the United States Casualty since 1925 and was elected assistant secretary in 1929. Formerly he was with the Globe Indemnity

Next Step in Standard Policy Move Up to Texas

The next step in the program looking towards adoption of a uniform automobile liability policy will probably be the calling of a public hearing by Casualty calling of a public hearing by Casualty Commissioner Pope of Texas. Such a hearing will probably not be called for about a month, but it undoubtedly will be held prior to the meeting of the National Convention of Insurance Commissioners in Florida in December.

A number of changes will probably be proposed at that time and will be given consideration. The automobile insurance committee of the insurance section of the American Bar Association will probably present some of the proposals that

ably present some of the proposals that have been made by companies that are not affiliated with any organization. The companies that belong to the National Bureau of Casualty & Surety Underwriters and American Mutual Alliance have come to an agreement, but here and there some of the independents have voiced objection of one kind and another.

They will be given their day in court. The companies are waiting for final action in Texas. Since use of a standard policy is to become mandatory in that state, the companies desire to wait until the Texas form has definitely been accepted, with the idea that the same form could then be used in other states or indeed throughout the nation by all companies.

The standard policy will undoubtedly be considered at the insurance commissioners' gathering.

Some Criticism Heard

Entire approval has not been won by the proposed new standard automobile public liability and property damage policy. Criticisms more or less serious have been offered. The policy was drawn up for submission to the Texas insurance department, which must promulgate a standard policy on Jan. 1, 1935. A committee seeming to represent various insurance interests agreed on the draft formance interests agreed on the draft formance interests. ance interests agreed on the draft form that was published a couple of weeks ago, the hope being that it would meet such approval that it would be adopted by all companies for use throughout the country. A satisfactory standard policy would forestall local attempts that might lead to confusion.

Say Provision Is Ambiguous

One or two alleged ambiguities in the Texas draft have been pointed out. In clause (4) of the paragraph on automatic insurance for newly acquired automobiles it is stipulated, "The provisions of this paragraph shall not apply (a) with respect to any loss against which the named assured has other insurance." An assured carrying limits say of \$20,000/ assured carrying limits, say of \$20,000/ \$40,000 may take over a car and accept assignment of insurance with \$5,000/ \$10,000 limits. An accident occurs with the newly acquired car and three persons the newly acquired car and three persons each recover judgment for \$5,000 against the assured, for a total of \$15,000. Is the assured stuck for \$5,000, notwithstanding his ample insurance under his main policy? In the three cases, is there a loss against which he did not have other insurance? If there was a single judgment for \$1,000, would the \$5,000 excess be a "loss" against which the insured did not have other insurance?

Why Different Contribution?

On the same clause the question is also raised why there should be a different rule of contribution on a loss on a "picked up" car than on one that was insured when the main policy was written. Suppose, instead of taking assignment of insurance on a pewly acquired ment of insurance on a newly acquired car, the insured has a policy with \$5,000/ \$10,000 limits in force on a specific car when an agent comes along and sells him \$20,000/\$40,000 limits on all his cars, but the cancellation of the existing policy is overlooked. In that case, under the "other insurance" provision of the

new standard policy, the assured would simply have \$25,000 limits on one person and \$50,000 on one accident. Inasmuch as he pays the same premium on the picked-up policy, the question is asked why he should lose his protection.

Better Choice of Language

A point made under the exclusion clause is that the exclusion of carrying "persons" (policy is in the plural) for a consideration might be interpreted to mean that only the business of carrying passengers was excluded, and that carrying a single passenger would not be ex-cluded. The same point, however, would apply to the old policies which used "passengers" in the plural.

In general, criticisms of the new policy come under three headings. First, arrangement. It is claimed that the policy could be improved by bringing provisions on the same subject together. Second, better choice of language could be made to express what is presumably the intent. Third, changes which are in-tended to establish a different rule or requirement. Criticisms in the third class, of course, simply represent individual points of view.

Chicago Lawyer's Views

Several interesting criticisms of the Several interesting criticisms of the proposed standard policy have been made by M. B. Kennedy, a Chicago lawyer, who has been sitting in on some of the sessions during which the standard policy was being considered. Mr. Kennedy is regarded as an expert in drafting documents. He served as chairman of the committee to revise the corporation statute in Illinois.

Mr. Kennedy points out that several independent insurance companies have voiced objection to the proposed stand-

voiced objection to the proposed stand-ard form on the ground that they require the disclosure by the insured of facts additional to those required by the pro-posed draft of declarations and that the type of their organization is such that the policy must contain information with reference to membership fees and other matters. Mr. Kennedy, therefore, sug-gests eliminating from the declarations those matters which are not in fact declarations or representations by the insured and placing such matters in a schedule. This would permit the declarations to be expanded according to the needs of the various companies and would also permit the schedule to contain such information with reference to membership fees and the like, as the various companies may find necessary.

He states there seems to be no good reason why either the declarations or the schedules should be signed separately by the company.

Grouping the Provisions

Mr. Kennedy argues that the different provisions should be so grouped that a layman in reading any portion will not be misled by reading general language and believing it to be all of the provisions dealing with that particular phase of the policy. Therefore, he suggests placing the exclusions immediately following the general insuring provision lowing the general insuring provision.

He also contends that all matters con-

cerning the accident, defense of suits, settlement of claims, assistance and cooperation of the assured and like matters should be grouped together in logical order.

Inasmuch as the form is to be used for insuring automobiles used for livery purposes, he suggests that mention thereof should be made in the definition. Otherwise, the definition conveys the impression that pleasure and business and conversal covers and purposes and and commercial cover all purposes and that the purpose of livery may be in-

cluded under one of them.

He expresses the belief that the words "sole owner" in item 6 of the declara-(CONTINUED ON PAGE 34)

Oklahoma Order to Include Six More New York Carriers

MUST MAKE THE DEPOSITS

Even Though Company Doesn't Write Compensation in Oklahoma, It Must Meet Demand

OKLAHOMA CITY, Sept. 12.-No casualty company that writes workmen's compensation in New York state will be permitted to write business of any na-ture in Oklahoma without being subject to the \$100,000 deposit required by the recent ruling of Commissioner Jess G. Read. Six companies which write this class of coverage in New York and are doing business in Oklahoma but are not writing compensation there, were notified that they come under the ruling and will be required to put up the bond or forfeit their license. These companies are the Columbia Casualty, Eagle Indemnity, London Guarantee & Accident, Metropolitan Casualty, New Amsterdam Casualty, Sun Indemnity, and United States Guarantee. This action is the result of the recent decision by the New York supreme court granting priority to claims of that state in settlement of insolvent companies. This rule, Mr. Read explained, applies to companies writing workmen's compensation in New York and has no connection whatsoever with that they come under the ruling and will and has no connection whatsoever with compensation business in Oklahoma. Therefore all companies writing this type of business in New York must file a bond or deposit securities in accordance with the original request.

Commenting further upon the matter, Mr. Read said that unless the required \$100,000 was sufficient to cover all liabilities in Oklahoma a company would be required to increase this amount for protection of Oklahoma interests. "I would not keep faith with my office if I were to permit companies to collect money from Oklahoma when priority claims were allowed in other states," he

From the tone of letters being received by Mr. Read from commissioners of other states, it is possible that the matter may be brought before the National Convention of Insurance Commissioners for consideration,

EXECUTIVES ARE DISHEARTENED

NEW YORK, Sept. 12.—The de-mand of Commissioner Read of Oklahoma that casualty companies licensed in his state make a special deposit in securities or furnish a surety bond of \$100,000 to the department, for the fur-ther protection of claimants in Oklahoma, is disheartening to executives. Notably are they disappointed that the Notably are they disappointed that the commissioner should have determined upon such action in view of the strong argument against special deposits presented by C. W. Hobbs, special commissioners' representative to the National Council on Compensation Insurance, in an address before the American Bar Association.

States now requiring special deposits ranging from \$25,000 to \$1,000,000 each

States now requiring special deposits ranging from \$25,000 to \$1,000,000 each include Arizona, California, Delaware, Georgia, Idaho, Massachusetts, Montana, New York, North Carolina and Tennessee. This scattering of funds is regarded by the companies as weakening financial strength, and if the example of these states were followed by each of the other states the situation would be most serious.

Name Cloidt, Gielow & Dudley

Cloidt, Gielow & Dudley, class 1 agency of Chicago, has been appointed general agent in Illinois for the Western & Southern Indemnity. L. A. Wogstad, office manager, is in charge of the casualty department. The agency is over 30 years old 30 years old.

> Additional Casualty News on Pages 24 and 25

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Auto Compensation Plan **Favored for Connecticut**

M. D. CONNOR STARTS MOVE

Motor Vehicle Commissioner Advocates Eliminating Negligence Factor and Having Board Make Awards

M. D. Connor, Connecticut commissioner of motor vehicles, has announced that he will initiate steps looking to the enactment of a law, under which automobile liability cases would be disposed of in much the same manner as workmen's compensation cases. He said he will recommend to Governor Cross leg-

will recommend to Governor Cross legislation to permit the naming of a special commission to study such a plan.

Mr. Connor stated that the financial responsibility law has been unsatisfactory, because it locks the door only after the horse has been stolen. On the other hand, he said he was opposed to compulsory insurance, such as required in Massachusetts. The compulsory law, he stated, has not tended to decrease the number of accidents. Just how he would avoid compulsory insurance under a plan for handling automobile liability cases on a compensation basis, he did not make clear.

Little Insurance Carried

He said that his experiences during this summer have convinced him that relatively few persons have been able to afford to carry automobile insurance. A number of cases, he said, have come to his attention, in which plaintiff's injuries were such that good financial recognise. his attention, in which plaintiff's injuries were such that good financial recoveries would be certain under normal circumstances. However, it is found there would be nothing to collect if a judgment was obtained against the defendant. "That is the principal reason," he stated, "why so few cases have been brought this summer. There have been just as many accidents, but the chances of collecting a judgment have been so of collecting a judgment have been so slim that it would be a waste of time and money for sheriffs and court fees to begin suit."

INSURANCE COMPANY VIEW

Most insurance executives will be found opposing the plan of indemnifying persons injured in automobile accidents on much the same basis as employes are indemnified under the compensation laws, as recommended by the committee on accident litigation of the insurance section of the American Bar Association—a scheme which Mr. Connor now espouses.

now espouses.

Such a system has been advocated for some time by sociologists and a good many lawyers have come to the same conclusion. Among their arguments is that the question of negligence in an automobile accident is very rarely clear cut. It is a vague and abstruse point and therefore they conclude it would be better to eliminate altogether the consideration of negligence. If compensation for automobile injuries was ever tion for automobile injuries was ever placed on that basis, compulsory auto-mobile insurance would undoubtedly be part of the program.

The fundamental objection on the part

of the insurance companies to such a system is the likelihood that the legislative and judicial trend would be the same as it has been in compensation insurance. That is they feel it is certain that benefits would be constantly liberalized causing a constantly increasing loss. ized, causing a constantly increasing loss cost, so that anything like a final rate could not be apprehended.

Meet in Newark Sept. 19

NEWARK, Sept. 12.—The first fall luncheon-meeting of the Casualty Underwriters Association of New Jersey will be held here Sept. 19. There will be no speaker, but reports of committees will be heard. E. H. Babbage, vice-president Bankers Indemnity, is president of the association. the association.

Unit System of Compiling Experience Is Approved

WILL BE USED IN NEW STATES

Most Companies Object to Compensation Procedure But National Council Endorses the Plan

NEW YORK, Sept. 12.—The unit system of compiling compensation ex-perience has been approved in principle perience has been approved in principle by the National Council on Compensa-tion Insurance for submission in sev-eral additional states. This system is already employed in New York, Massa-chusetts, Virginia, Georgia and North Carolina and now it is proposed to ex-tend the system. It was one of the proposals recently made in Wisconsin. Most of the companies are opposed to the unit system, in that it increases exthe unit system, in that it increases ex-

Under the unit system, individual re-ports are made by the companies to the rating authorities on each and every the rating authorities on each and every risk, showing the payrolls and premiums by classification and then the itemized list of losses. From these tabulations, the rate making body compiles the schedule Z experience for all companies combined. The other method was for each company to compile its own schedule Z experience, schedule Z being a division of industries, according to the manual. manual.

manual.

Advocates of the unit system claim that it will make available later policy experience than where each company prepares its own schedule Z. Others point out, however, that the advantage is not as great as some might think. Under the unit system, they claim, later developments are shown on policies developments are shown on policies written in the latter half of the policy year but shorter periods of development are shown on policies written in the early part of the policy year.

Silicosis Book Published

The summary, based on an unoficial transcript of the proceedings recently at the conference on silicosis at Saranac Lake, N. Y., has now been published. It was prepared by B. E. Kuechle of the Employers Mutual Liability of Wausau, Wis., and it is being sold for \$10. The proceeds will be turned over to Dr. Leroy U. Gardner, who is in charge of the research at Saranac Lake. Several important papers were presented at the conference in addition to much informal discussion. Those who are interested in the subject will undoubtedly desire to have this book among their records.

Action Taken in Florida on General Agency Contracts

TALLAHASSEE, FLA., Sept. 12.—
The question of who and what is a general agent of casualty and surety companies seems on the way to be answered. Agents have been agitated and disturbed by so-called general agents being no more than local agents except that they sign policies. Commissioner W. V. Knott, taking cognizance of the situation, has sent out a letter to all casualty and surety companies asking the status of agents "operating under so-called 'general agency contracts' while licensed as local agents and authorized under such license to issue and countersign casualty policies and surety bonds." Mr. Knott requested a copy of "such 'general agency contracts' held by any agent of your company who is at the present time licensed by this deport.

bonds. Mr. Knott requested a copy of "such 'general agency contracts' held by any agent of your company who is at the present time licensed by this department as a local (or producing) agent, and who issues and countersigns casualty insurance policies and/or surety bonds in behalf of your company.

"Also the same data with reference to any agents not now licensed by this department for your company under chapter 14741, laws of Florida, acts of 1931 (amending chapter 13663, Acts of 1929) for whom license will be requested (either new or renewal) for the license year beginning Oct. 1, 1934.

"It is desired especially to know what duties or services are performed by such agents holding 'general agency contracts' other than that of primarily soliciting, negotiating or effecting contracts of insurance, indemnity or surety coverage on behalf of your company."

W. M. Ames in New Post

W. M. Ames in New Post
William M. Ames, who was vice-president of the Central West Casualty of Detroit, has become manager of the Dallas S. Kelsey agency in the Book Tower, Detroit. He was associated with the Central West Casualty during its lifetime and was secretary-treasurer of the old Michigan Automobile, which was the predecessor of the Central West. He originally conducted a general agency in Grand Rapids. The Kelsey agency will conduct a general agency for all lines. for all lines.

Moffatt Gets Bankers Indemnity

The Thomas C. Moffatt & Co. agency of Newark, whose head is a former president of the National Association of Insurance Agents, has been appointed general agent of the Bankers Indemnity. The agency is one of the oldest in Newark.

Action to Check Losses Is Asked by Agents' President

O. L. & T. LOSSES ALARMING

Compensation Situation Deplorable-Companies Which Cooperated with Agents in Past Still Writing

Definite changes in the insurance business are taking place, W. G. Hurtzig, president of the New Jersey Association of Underwriters, declared at the organization's annual meeting in Atlantic City. He called attention to the deplorable situation in the compensation field and the retained attention to the deportation situation in the compensation field and the refusal of some companies to write the line at all, while others are demanding collateral lines before accepting compensation. He pointed out that the companies which have tried to help the agents in the past solve the compensation problem by attempting to better the compensation loss ratio, are all still writing compensation business and in many agencies they are making money. "The increasing difficulty encountered in placing compensation will call for action of a nature which will more readily permit enforcement of compulsory features of the New Jersey compensation law," Mr. Hurtzig warned.

Lawyers Are Active

Lawyers Are Active

The alarming experience on O. L. & T. liability has been largely due to the activity of personal injury suit lawyers. Unless the situation is corrected the business will be unprofitable and the companies will not be willing to write this form of protection. Mr. Hurtzig caid the connectation with the work of said that cooperation with the work of the companies in endeavoring to reduce accidents by eliminating their cause is part of an agent's work. The unfortunate loss condition in both compensation and O. L. & T. lines indicates the need for the full realization of this duty by the agents.

agents.

The automobile liability and property damage rate question in New Jersey is unsettled as it has been for several years, said Mr. Hurtzig. The possibility of increased rates was pointed out. Mr. Hurtzig suggested that it might be well for companies to carefully inspect the cars, checking up on the general conditions surrounding the risk. While this may seem expensive, said Mr. Hurtzig, money had better be spent in accident prevention than for "the patching of bodies and hiring of hearses."

Criticises "Below Cost" Carriers

Mr. Hurtzig criticised the "below cost" automobile insurance companies, saying that the selfish gleaner of a single profitable class is not filling a completely useful insurance role. "The very nature of the American agency system of selling insurance requires that the agent's kit should at all times be full and thus kit should at all times be full and thus ready to supply the buying public with insurance of every kind. Ponder well before you give too much aid to a tendency that may too easily change the cosmopolitan insurance service that we have taught the public to expect and the companies to stand ready to supply."

Need Full Time Secretary

Mr. Hurtzig called attention to the development of state associations and said the New Jersey organization should prepare itself for the employment of a full time paid secretary. He also recommended the creation of a grievance committee to consider laws and ethics. He urged the agents to familiarize themselves with the state insurance laws as the engetment or existence of a law does the enactment or existence of a law does not necessarily mean relief or cure for the problem. "Perhaps fewer new laws and a better realization on the part of the companies that the agents want conditions bad for the business eliminated and those good for the public adhered to would not be too much to hope for in the near future."

Speak to Claim Association



DR. H. W. DINGMAN Vice-President Continental Casualty



GEORGE S. VAN SCHAICK
v York Insurance Superintendent

FIDELITY AND SURETY NEWS

Difficulties Confronting Surety Com panies in Michigan Reviewed at **Detroit Meeting**

DETROIT, Sept. 12.—Many of the problems in connection with surety companies' liability under depository bonds in effect in Michigan when the banks were closed by the bank holiday last year have yet to be ironed out by the courts, it was brought out at the September meet-ing of the Surety Association of Michi-

There is considerable question as to whether these bonds provided for pay-ment of the total amount of the shortment of the total amount of the shortage in the banks at the time of the bank
holiday or whether they were intended
to indemnify the state for the balance
of funds on deposit in these banks after
the institutions have worked their way
out of their difficulties; in other words,
whether they covered immediate liability
at the time of closing or ultimate liability
to be determined when the assets
have eventually been thawed out.

Another question that is difficult of
solution is the amount to be paid where

solution is the amount to be paid where the depository bonds covered funds to which frequent additions and frequent withdrawals were made, with the account in a constant state of flux. The opinion was expressed at the meeting, in discussing the cases decided in Michigan to date, that the courts are inclined to be too hard on the surety companies.

Retroactive Rate Order Denied

RICHMOND, Sept. 12.-The Virginia corporation commission has de-nied the request of companies writing public official and bank fidelity bonds increased to include bonds for the offi-

Depository Issues Unsolved that the effective date of an order entered by the commission Aug. 17, fixing a new schedule of rates in those lines, be made March 31, 1934, instead of the date on which the order was entered. The companies explained that after they filed a schedule of new rates on March 31 considerably in excess of those previously prevailing, a good deal of business was written at those rates, with the understanding that the assured would get the benefit of any decreases which the commission might order when a final decision was given. While the companies were allowed to increase rates somewhat above the level of those in effect prior to March 31, the rates finally fixed were in most instances below those asked by the companies.

The commission in declining to make

the order retroactive held that the rates filed March 31 were approved for tem-porary application as of that date and therefore no change could be made in rates charged during the period of temporary application.

State Bonding Venture to Be Costly to South Dakota

PIERRE, S. D., Sept. 12.—Just how much the venture of South Dakota into the state bonding business will cost the people of the state is yet something of a problem. Commissioner W. J. Dawson says there will be a deficit of not less than \$42,000 that will have to be made up by legislative appropriation, in addition to the \$25,000 provided as a revolving fund when the venture was started. started.

UNDERWRITERS

AUTOMOBILE

PLATE GLASS

PUBLIC LIABILITY (INCLUDING UNUSUAL FORMS)

Agency Representation Available in

INDIANA

OHIO

MINNESOTA

BURGLARY

cials of counties, townships and munici-The fund soon started to run "red" and the 1933 legislature palities. into the "red" and the 1933 legislature repealed the authority to the state to engage in that class of business, and ordered liquidation. Since that time the department has collected \$2,521. To meet approximately \$50,000 of claims against the department there is now available approximately \$10,000, a part of which is in closed banks. The way is still open for further claims and litigation, which may increase the deficit. gation, which may increase the deficit.

Sues to Force Acceptance of Bonds in New Jersey

The New Jersey state highway com-mission this week was ordered by the court of chancery of New Jersey to show cause why it should not be re-strained from refusing to accept bonds of the American Surety.

The American Surety started the suit,

following the action of the highway commission in notifying boards of free-holders throughout New Jersey that the commission would not accept any bonds of the American Surety until obligations on outstanding bonds had satisfactorily

been taken care of.

The American Surety alleges that the highway commission took this action to nighway commission took this action to force the surety company to pay a claim of \$417 to S. R. Lindsley of Newton, N. J., for labor on a state aid project in Warren county. The American Surety contends that the claim was not filed within the time required by law.

Milwaukee Scheme Knocked Out

out the plan of the city of Milwaukee to withdraw \$2,500,000 from various depositories and place the money in safety positories and place the money in safety deposit boxes so as to escape payment of the contribution of 2 percent on daily balances to the insurance fund of the board of public deposits. The insurance fund was created some time ago to take the place of bonding companies covering public deposits. Secretary Morgenthau's opinion virtually upholds that of Charles Dunn, counsel for the Chicago Federal Reserve Bank, who held that such withdrawal of funds would constitute hoarding. tute hoarding.

Milwaukee-Chicago Outing

The Milwaukee and Chicago Surety Underwriters associations will meet in Milwaukee Sept. 25 in a joint golf tournament and outing.

New Jersey Bill Prepared to Require Claim Guaranty

ATLANTIC CITY, Sept. 12.—Unless a bill which has been prepared to require deposit of securities by casualty companies to cover workmen's compensation liabilities is passed, the New Jersey State Federation of Labor in session here was told by Labor Commissioner Toohev only one alternative missioner Toohey, only one alternative will remain—a monopolistic state fund The state has become a happy hunting ground for irresponsible insurance companies, he said, and for some unknown reason they have been allowed to collect millions of dollars in premiums only to have many of them fail.

An opinion from Secretary of the Treasury Morgenthau virtually knocks Ohio.

CASUALTY PERSONALS

A testimonial dinner was given for Edward Johnstone, twice president of the Insurance Club of Minneapolis, on his departure for Hillsboro, N. D., to enter the oil business. He was for sev-eral years Minnesota and Iowa manager for the London Guarantee & Accident.

A. E. Forrest, president North American Accident, Chicago, is now sojourning at Redlands, Cal. He will spend about six weeks at his residence there, returning to Chicago about Oct. 1.

H. Beatty White, general counsel of the United States Fidelity & Guaranty for Iowa and Nebraska, president Iowa Insurance Federation and vice-president of the Des Moines Casualty & Surety Club was married to Miss Aris Z. Horning, McGregor, Ia., school teacher.

C. W. Fairchild, assistant general manager of the Association of Casualty & Surety Executives, is en route to New York after spending two weeks in California, most of the time in San Francisco and vicinity. He addressed the Casualty Insurance Association in San Francisco and Web Sacradad to Local Casualty Insurance Association in San Francisco and Web Sacradad to Local Casualty Insurance Association in San Francisco and Web Sacradad to Local Casualty Insurance Association in San Francisco and Web Sacradad to Local Casualty Insurance Association in San Francisco and Web Sacradad to Local Casualty Insurance Association in San Francisco and Web Sacradad to Local Casualty Insurance Association in San Francisco and Web Sacradad to Local Casualty Insurance Association in San Francisco and Paragraphy Francisco, and then proceeded to Los Angeles for a few days before starting

minor operations.

W. L. Mooney, vice-president of the Aetna Casualty & Surety, sent a tele-gram of greetings to the life insurance sales congress of the Aetna Life at Green Lake last week, stating that he expected W. L. Mooney, vice-president of the Aetna Casualty & Surety, sent a telegram of greetings to the life insurance sales congress of the Aetna Life at Green Lake last week, stating that he expected to be back at work in a short time. Mr.

Mooney has been laid up since last May, having suffered a heart attack. He has been recuperating in his delightful home at West Hartford, surrounded with all the bucolic splendors of the region. He started to come back systematically and has done it in a perfectly conscientious way. Mr. Mooney is one of the princes in the business and his friends are delighted to know that he is on the road to strength and health.

J. Lloyd Martin, New Jersey manager for the Standard Accident with head-quarters in Newark, recently celebrated his 20th anniversary of continuous service with the company.

Marc Kormes, actuary for the Com-pensation Insurance Rating Board of New York, is in Chicago for a few days visiting the world fair.

F. Highlands Burns, chairman of the Maryland Casualty, is completing his projected tour of the company's principal branch office cities, which was interrupted at St. Louis by a call to the head office. After spending some time in Indianapolis, he went to Chicago for five days. While there he gave a luncheon, attended by 37 people, including a number of 30-year agents from other points in the middle west. The out-of-town guests included Roy T. Baker of Fargo, N. D.; F. C. Esterly of Minneapolis, president Minnesota Association of Insurance Agents; Otto Gaedke, Milwaukee; W. C. Stevens of Rockford, Ill., and E. C. Huhnke of Duluth. In addition there were a number of Chicago and down state Illinois producers on hand as well as a number from the branch office staff of the company in Chicago. Mr. Burns presided and J. P. Keevers, resident vice-president of the company in Chicago, was toastmaster.

Harold Pripps, Milwaukee manager of the Fidelity & Deposit, was featured in an article in a Milwaukee newspaper telling about his experiences in three shipwrecks on the Great Lakes in 1921.

Ralph Wesley, manager of the cas-ualty department of the Wade Patton Agency, Hutchinson, Kan., has returned to the office following a month's absence during which he underwent several

Great Lakes Casualty Company Detroit, Michigan

NEBRASKA

MICHIGAN

PLAN OCCUPATIONAL DISEASE COURT TEST

(CONTINUED FROM PAGE 29)

Following the rendering of that decision, some 250 occupational disease cases were filed before the industrial commission and Mr. Angsten is in a

Official Gives Opinion

Assistant Attorney-General Carmell was present at the hearing and gave an was present at the healthe and gave analysis of the decision similar to that previously printed in The NATIONAL UNDERWRITER by Attorney C. C. Kirk. Mr. Carmell expressed the belief that the decision had the effect of setting up the decision had the effect of setting up three specific classifications of occupational diseases, which are compensable, they being those arising from use of lead and lead derivatives, the manufacture of brass and the smelting of lead or zinc and those arising from any process of manufacture in which poisonous chemicals, minerals or other substances are used in harmful quantities.

He said that if the word "poisonous" is carried through the third section and is meant to modify chemicals, minerals and other substances, so that the mean-

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section, would cause many occupational diseases, not heretofore covered, and possibly even silicosis, to be regarded as compensable. The garbled section refers to poisonous chemicals, minerals and other substances used in harmful quantities.

In ess of the substance but because of its toxic reaction. Nevertheless, Mr. Carmell expressed the belief that a court would hold, even if convinced that the reaction of silica is toxic, that silicosis would not be held to be compensable, because it is not in and of itself poison-

Door Might Be Wide Open

If, on the other hand, the supreme court should take the position that the word "poisonous" was not intended to be carried through the third classification and minerals and other substances were not intended to be modified by the word "poisonous," then he expressed the belief that the door would be wide open and all occupational diseases would be compensable. However, he indicated that he does not believe this construction will be made.

Mr. Carmell further expressed the belief that the standard compensation policies provide coverage for occupational

cies provide coverage for occupational diseases, which are held to be under the diseases, which are held to be under the compensation act, the pointed out, provides insurance for any accidental injury and section 2 of the occupational disease act defines certain diseases as accidental injury. Therefore the compensation policy, he contended, covers diseases in section 2. The policy provides coverage under any The policy provides coverage under any compensation law and does not merely cover under certain bills and amend-

act, however. The Burns case, he pointed | Chamberlin Will Speak at out, was before the supreme court two years, thus indicating that the judges arrived at their decision only after ma-ture deliberation. He contended that there should be revision of the act by the legislature, either to bring all dis-eases clearly within the scope of the act or to exclude all of them.

Another Lawyer's View

Attorney J. J. McKenna said he feels that the supreme court intends to go all of the way and bring all occupational diseases under the act. If this is done, he said, it will be a terrific blow to the insurance companies. They will be burdened with diseases which germinated three, four, five or six years ago, but they can only charge a premium beginning from the time that the diseases are stated clearly to be within the act.

He expressed the belief that the amount of recovery under compensation for occupational diseases will be greater than at common law. Many of them will be life cases and will be confined to san-Attorney J. J. McKenna said he feels

be life cases and will be confined to san-itaria, with costly medical expense. Now these cases can be settled for about \$3,-

L. J. Kempf Speaks Up

L. J. Kempf, Travelers, said he viewed with dismay the consequences to insur-ance companies should occupational dis-eases be brought under the act. H. G. Magargal, Jr., Bankers Indemnity, and H. N. Douglass, New Amsterdam Casu-

contended, covers diseases in section 2. The policy provides coverage under any compensation law and does not merely cover under certain bills and amend-ments.

Effect of Burns Case

Attorney William Greene, who represented the Fidelity & Casualty in the Burns case, expressed the belief that it was not within the contemplation of the lemination of avoidable accidents. However, he did refer to the opinion of Dr. Leroy U. Gardner, dust disease expert, that although silica js not in and of itself poisonous, its action in contact with body fluid is toxic. In other words, the damage is done not by the abrasive-

Joint Casualty Convention

NEW YORK, Sept. 12.—Col. H. B. Chamberlin, managing director of the Chicago Crime Commission, will be one of the speakers at the joint annual convention of the International Association of Casualty & Surety Underwriters and the National Association of Casualty & Surety Underwriters and the National Association of Casualty & Surety Agents, to be held on the steamship Queen of Bermuda, en route to Bermuda, Oct. 10.

Colonel Chamberlin has been head of the Chicago Crime Commission for many years and is given much credit for his part in cleaning up the automobile theft situation in that city and in putting a damper on the activities of racketeers generally. Now a lawyer, he was formerly an editor and publisher, and was active as a correspondent during the Spanish-American war.

San Francisco Gets Lower Rates

NEW YORK, Sept. 12.—Plate glass insurance rates upon box and flat car sizes were reduced 9.1 percent in San Francisco, and 20 percent in Oakland Sept. 10. These changes had been determined upon by the National Bureau of Casualty & Surety Underwriters, some time ago, and would have become operative Aug. 1 had they not been held in suspense until the outcome of the strike on the Pacific Coast, then in progress, could be learned. Few plates having been destroyed as a result of the labor disturbances, the bureau decided to put the reduced rates into effect. NEW YORK, Sept. 12.-Plate glass

Seek Flat Rate in Bay State

The initiative petition, seeking to have a flat rate substituted for the present zone rate promulgated under the Massachusetts compulsory auto liability law, has been filed with the secretary of state by ten members of the house from the greater Boston area. What is sought is a flat rate of \$30 or lower.



GENERAL REINSURANCE CORPORATION

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Claim Men Meet at White Sulphur

(CONTINUED FROM PAGE 29)

reporting as treasurer, said that the assets were approximately the same as

assets were approximately last year.

G. S. Van Schaick, New York, superintendent, spoke on "The Insurance Adjuster and His Work," and Dr. H. W. Dingman, vice-president and medical director Continental Casualty and Continental Assurance, on "Claim Psycholnental Assurance, on "Claim Psychol-

ogy."

Important and interesting cases which had come to the attention of the legal and modified committee were committee and medical committee were discussed, the discussion being led by M. Barratt Walker, vice-president United States Fidelity & Guaranty, and H. S. Don Carlos, manager claim department,

Graham Opens Tuesday Session

Tuesday's session opened with the report of Secretary L. L. Graham, director of field service Business Men's Assurance. Cooperation between the companies was stressed by Mr. Graham, who appealed to delegates to bend every effort to increase membership.

The report of the executive committee was read by its chairman, R. K. Metcalf,

was read by its chairman, R. K. Metcalf, manager claim department Connecticut General Life.

Rev. J. N. Mark of Arlington, Mass, spoke on "Making Life a Masterpiece."

"A Field Man's Reflections on Claim Departments" was the title of an address by T. M. Riehle of New York, associate general agent Equitable Life of New York and vice-president National Association of Life Underwriters. He said that all he could do was to impress upon the association the relationpress upon the association the relationship of the work of the claim man to the field man. The claim department is the one that makes or breaks the companies to a great extent. Through the panies to a great extent. Through the claim department the fulfillment of the entitled "The Value of Claim Experi-

contract occurs. Good will is hard to build but easy to destroy. It is to be hoped that field men realize that claim departments invite their help and in-

Richle Speaks on Claims

A large majority of the successful agents feel the responsibility for sound underwriting and claim cooperation as well. The real life insurance men in the

well. The real lite insurance men in the field are very jealous of the good name and reputation of the companies and will do nothing to hurt either.

"Most claims, being routine," he said, "are paid promptly. Mistaken claims should be patiently handled. In most cases the honest differences can be reconciled. We agents should all fight fraudulent claims and when we all realize dulent claims and when we all realize this obligation, your job will be the easier. The claim department should seek the opportunity to present its case before company conventions and agency meetings.

"Ignorance produces fear. Let the "Ignorance produces fear. Let the claim department explain its problems so that the field force understands. It is the field man who has to bear the brunt of all explanations to the public. The work of the field man and the claim adjuster is closely related. They can make or break each other. It should be a cooperative venture.

'The vast majority of claimants are honest, as are the agents and both are entitled to a break. Field morale is vital. Think once before paying. Think and thrice before declining to pay. Think twice

Urges Elimination of Unfit

"The amount of claim work created by certain types of agents that com-panies employ must be tremendous. Companies have been described as agent hungry. The employment of part-time agents in urban centers and the retenagents in the rectain and the rectain of obviously unfit agents make for a lot of difficulty. Basically, the elimination of obviously unfit agents is the order of the day."

ence to Underwriting," was read by Valentine Howell, associate actuary in charge of underwriting, Prudential. The closing minutes of the session were de-voted to discussion of interesting cases led by Judge P. J. Lane, associate counsel, Boston Mutual Life and H. P. Gal laher, superintendent inspection department, Mutual Life of New York.

Age of Legal Deluge

The United States is a country with millions of laws, many of them seeking to accomplish changes in personal con-duct, social life and business careers by express prohibitions, commands and in junctions. The period may be termed the age of the legal deluge, Congress-man Randolph Perkins of New Jersey told the International Claim Association, but there is something far more disturbbut there is something far more disturb-ing than the mere passage of laws, that being the new system which recently has come into vogue and far outreaches the passage of laws by duly constituted leg-islative authority. The modern system is to have a legislative act investing hoards bureaus and authorities not only boards, bureaus and authorities not only with administrative powers, but with judicial and legislative functions.

Old Method Deemed Too Slow

Law making by constitutional means is too slow for the modern pace, he said. Governmental agencies are enacting Governmental agencies are enacting rules, regulations and codes, the violation of which may be a criminal offense. No one knows how far this new process may go, but it has reached a situation where its effects are causes for reflection and probably reaction. The effects of and probably reaction. The effects of the system have reached the field of contract relations between individuals. Congressman Perkins asked whether the people of this country are to make their own contracts or have legislative power to delegate some board or bureau to do so. One of the most disturbing factors, he said, is that many laws are passed in legislative houses amid the greatest confusion, frequently without being read and more frequently without being confusion, frequently without being read and more frequently without being understood. Often the legislative bodies do not know what they are doing, do not know what they are acting upon nor what the result will be on the lives and liberties of the people. Over-regulation of the individual's daily life, the saddling on business of a great mass of restrictive regulations, building up of a bureaucracy, the burden of a rapidly increasing public debt and prevention of citizens carrying on their ordinarily lawful vocations, are steps along the line ful vocations, are steps along the line of the decay of democracy, he stated.

Next Move As to Standard Policy Is Up to W. S. Pope

(CONTINUED FROM PAGE 30)

tions in the draft is not sufficient to notify the average agent or assured that a retention of title contract or a lien must be disclosed. Therefore, he sug-gests the provision, "except as stated in this item, the named assured is the sole owner of the automobile and it is not subject to any lien or retention of title contract.'

Sole Ownership

He also proposes an item requiring information as to whether any company has refused to renew a policy as well as

whether a company has refused to issue or has canceled a policy.

He suggests that the wording of the omnibus and automatic insurance for newly acquired automobile clauses which provide coverage "provided the disclosed and actual use of the automobile is pleasure and business or commercial" is open to the construction that the additional insured is covered when the automobile is used for either purpose, even though the policy may be issued to the named assured only for one of such purposes. Therefore, he suggested this wording: "The automobile is being used for the purpose, other than livery, set out in the

panies should not be permitted to deny liability in the event of a trailer being used with a pleasure car. This, he contends, is a "trick" exclusion.

Trailer Exclusion

Some critics, he said, feel that the provisions with reference to the assistance and cooperation of the insured do not require the presence of the insured or his testimony, at trials and other hear-ings. Therefore, Mr. Kennedy suggested this wording: "The insured, if requested by the company, shall attend all hearings and trials and testify thereat and . . ."

He says that the provision with reference to defense of suit should omit the words "false and fraudulent," as these words might require the company to dewords might require the company to de-fend a suit which is brought with fraud-ulent collusion of the insured. The words "even if such suit is groundless" cover all suits which the company should defend, according to Mr. Kennedy. He said there is the possibility that the wording of paragraph A of the exclu-sions in the proposed draft might ex-

sions in the proposed draft, might ex-clude coverage in the event a person who clude coverage in the event a person who owned a car was demonstrating it for the purpose of sale or was testing it after its repair. He said that demonstrating or testing should not void a coverage when the automobile is being used for the purpose stated in the declaration. Therefore, he would omit reference to the business of demonstrating or testing.

Mr. Kennedy suggests modifying the provision with reference to additional insured so that permission to use the automobile may be given by "an adult member of his household other than a chaufteur or domestic servant."

chauffeur or domestic servant.

Samuels Death Is Said to Hamper Plan for Purchase

NEW YORK, Sept. 12.—The sudden death recently of A. B. Samuels, former president Consolidated Indemnity, is stated to have somewhat upset plans for purchase of the Manhattan Mutual Autopurchase of the Manhattan Mutual Auto-mobile Casualty of this city which had been made by Mr. Samuels and Law-rence Malawista, former vice-president of the Consolidated. The Manhattan was licensed May 16, 1934, by interests affiliated with General Motors and was affiliated with General Motors and was organized to take care of cab liability insurance for the Radio cab fleet and others in which General Motors is interested. Most of this business being placed at the end of the year, the Manhattan has not yet taken on any great amount of business.

Mr. Samuels and his associates some weeks ago made an offer of \$100,000 for the company, the amount of free surplus reported as of May, and paid \$40,000 on account, the balance being payable Oct. 1. Whether the \$60,000 due will be paid on that date or not is said to be doubtful, but in event it is not, the \$40,-000 already paid may be forfeited and General Motors will undoubtedly reassume control and prepare for the large amount of December business expected to be placed on the Manhattan's books.

Stock company interest in the plans of General Motors or others with the Manhattan Mutual is negligible as cab fleet business is generally declined by all stock companies, those which accepted it in the past having been badly scorched.

Will Discuss Reimbursement

NEW YORK, Sept. 12.—The under-writing committee of the Bureau of Per-sonal Accident and Health Underwriters will meet the latter part of the month. The experience on medical reimburse-ment as to accident insurance will be reviewed and the question of applying the principle to health insurance in a limited

Allstate Makes Further Cut

The Allstate companies of Sears, Roebuck & Co., automobile insurance carurpose, other than livery, set out in the eclaration."

He expressed the belief that the com-

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ATTORNEY KIRK SUGGESTS SOLUTION

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tain acts, all of which had as their object general health and safety regulations with provisions for agencies to inspect and enforce such regulations against such factories. One finds that the legislature detailed the type of approved devices and methods of sanitation and safety means to be installed, and provided for other "reasonable and approved devices, means or methods" that could and should be adopted and which were not already mentioned in other statutes.

In 1897, an act known as "Blowers Upon Metal Polishing Machines" was passed, wherein there is set forth particular and special regulations requiring machines to be equipped with hoods.

statutes.

In 1897, an act known as "Blowers Upon Metal Polishing Machines" was passed, wherein there is set forth particular and special regulations requiring machines to be equipped with hoods, blowers, velocity of air and other detailed requirements, and the factory inspectors, sheriff and prosecuting attorneys are charged with the enforcement thereof. thereof.

thereof.

In 1907 there was passed the "Factory Inspection Law," which established a bureau of factory inspection and gave the governor the right to appoint chief factory inspectors, assistant factory inspectors, a number of medical and expert deputy factory inspectors and an attorney for said bureau which particularly set forth as the duty of such deattorney for said bureau which particularly set forth as the duty of such department, among other things, to "inspect at all reasonable hours, as often as practicable, factories, mercantile establishments, mills, work shops and commercial institutions where goods, wares and merchandise are manufactured, stored, purchased, or sold at wholesale or retail," and which also provided that the inspectors were to prosecute any viothe inspectors were to prosecute any vio-lation of laws found by such inspection, and gave to such bureau the use of the legal machinery of the state's attorney's office.

Additional Powers Given

Later, the department so created became part of the department of labor with additional powers and duties. Those pertinent to the issue are as follows:

"To improve working conditions."
"To collect information in its relation to commercial, industrial, social, educational and scientific con-

ditions for manufacturing and productive industry."
"To acquire and diffuse information in relation to the prevention of accidents, occupational diseases and other related subjects.'

The department so created now exists as a branch of the department of labor. In 1910, the act known as the "Health and Safety of Employes" was passed, which therein enumerated specific requirements for the protection of employes by providing various kinds of safeguards for machinery, for the protection of foods in the factory, for venterion of foods in the factory, for venterion of foods in the factory. sateguards for machinery, for the pro-tection of foods in the factory, for ven-tilation systems to be installed and for noxious gases and fumes that arose to be removed as far as practical by either ventilation or exhaust devices.

Disease Act of 1911

In 1911, the act known as "Protection from Occupational Diseases Act" was passed, requiring employers in a work or process where a disease is likely to occur, "to adopt and provide reasonable and approved devices, means or methods" for the protection of the employe from such industrial or occupational diseases. The "Health and Safety of Employe" and "Blower Act" enumerate certain reasonable and approved devices, means or methods for the prevention of the conditions therein sought to be corrected; provisions to adopt and provide reasonable or approved devices as mentioned in the occupational disease act ittioned in the occupational disease act it-self, was likewise covered. Such language covers all other devices, in addition to those mentioned in the certain statutes which would further carry out the spirit of the various acts. The failure to so adopt such devices, means or methods mentioned in the "Health and Safety of

spection department with the enforcement of such act.

Penalty Is Set Forth

All of the foregoing acts set forth a penalty for non-compliance thereof or the interference with the factory inspector by any person, firm or corporation, agent, superintendent, as a misdemeanor and hold such person or persons subject to fines, individually.

The compensation act was further evidence of the legislature's intent to protect and provide a payment to employes

The compensation act was further evidence of the legislature's intent to protect and provide a payment to employes for certain injuries that arose in the course of his employment. Certain extra hazardous industries needed closer and more careful examination of the industries, as well as the employes, which resulted in the amendment of section 2 of the occupational disease act, covering lead derivatives, paris green and poisonous chemicals, further providing that "reasonable and approved devices, means or methods for the prevention of industrial and occupational diseases" be adopted; that in all manufacturing plants where "noxious fumes and gases arose, the same shall be removed by either ventilating or exhaust devices; that dangerous machinery shall be properly safe-guarded for the prevention of accidents; that factory wash rooms shall be sanitary," and also that medical examination of employes at stated periods be required. The factory inspection of all of the foregoing conditions was likewise placed under the bureau created for the purpose of enforcing the letter and spirit of this statute.

Subjected to Litigation

Subjected to Litigation

No person can be blamed for the inquiry as to why we find numerous industries, heretofore and now subject to the regulations as shown in all the acts herein set forth and under the administration of the department of labor, are now being subjected to extensive and expensive litigation, both for occupational diseases and numerous accidents, and "avoidable" accidents. Why for instance:

and "avoidable" accidents. Why for instance:

(1) That many employes are now suffering from occupational diseases, unfit for further labor, and have become human wreckage and victims of inefficient administration.

(2) That the manufacturing industries are subjected to and compelled to pay large sums of money in payment for diseases and injuries so sustained by

pay large sums of money in payment for diseases and injuries so sustained by the employe.

(3) That the sums so paid by certain industries and companies are more than ample to have corrected any factory deficiencies giving rise to these conditions.

(4) That these questions must be answered and the conditions corrected, no person can deny.

Placing the Burden

The answer to any one or all of such questions would justly place the burden where it rightfully belongs, most certainly not upon the insurance companies. The refusal to write coverage under the present existing conditions, is justified. Such burden can be placed:

(1) Upon the administrative forces having in charge all inspections under the foregoing acts;

(2) Upon the false economy of the

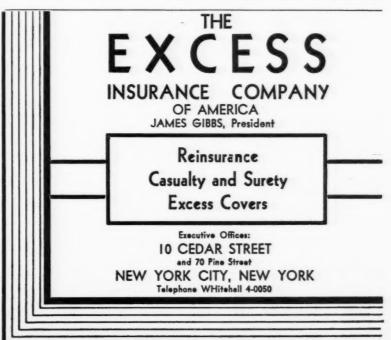


What does the automobile driver want most? He wants somebody at his side after an accident occurs . . . somebody on his side . . . to take care of arguments; to answer insistent police; to consider damage claims or wreckage; . . . finally, someone to get him quickly on the road again.

That's one of the many good reasons why Agents should sell Maryland protection!-Where, all wrapped up in one policy, is not only indemnity and court protection; but "10,000 agents everywhere" to come on the call of Maryland's Service Card . . . 90 convenient claim adjustment centers reachable at all hours; a record of performance over 36 years measured by thousands of satisfied policyholders and claims paid in excess of \$282,000,000. Sell Maryland Protection.



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employer, or his, or its lack of knowledge of the dangers of his or its, particular industry. If lack of knowledge, then the enforcing bureau has not properly performed its function in that its duty is "to acquire and diffuse information in relation to the prevention of accidents and occupational diseases and other relative subjects." tive subjects.

(3) The power of the law was given to such bureau to compel the employer to install devices and ventilation and all other methods having to do with the prevention of diseases and accidents.

Many of the causes of diseases were evident, because the certain diseases are now known to exist and are the causes of controversies between the employer, employe, and insurance company. Is it possible that the inspector failed to recognize the cause, the condition or the possibility of a disease, or if so recognize the cause is the condition or the possibility of a disease, or if so recognize the cause is the condition or the possibility of a disease, or if so recognize the cause is the condition of the conditio nized, why the failure on the part of the department to compel the correction of such cause or condition?

Technical Investigation

The factory hygiene, sanitary engineering, mechanical engineering prob-lems involved in the correction of the evils arising from a manufacturing pro-cess, the causes of the occupational diseases, and the personal injuries, require technical investigation in the fields mentioned, medical investigation for the and the engineering problem of removal.

Here is a subject of which a man pos-sessed of no marked ability or training in such subjects cannot cope. His lack of technical knowledge is shown when called upon to regulate and enforce fac-tory conditions to obviate the evils mentioned. The need is one of inspectors of trained, technical knowledge, years of study and experience in factory sanitastudy and experience in factory sanita-tion and hygiene, mechanical and civil engineering. Had such men been thus employed as inspectors, the occupational diseases, now so prevalent in many in-dustries would have been obviated, or at least an occupational disease would be a rarity and injuries, particularly those injuries generally termed "avoidable," greatly lessened.

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Experienced and successful Accident and Health sales manager to take full and unrestricted charge of building agency force of growing Accident and Health company of Denver. Will consider application of very successful agent who wishes and is capable of assuming responsibility of Sales Manager. Address Y-97, The National Underwriter.

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Casualty and Surety Field Man with nine years successful production and underwrit-ing experience in various states seeks a position offering future opportunities. At present traveling most of the Nation in a somewhat allied line but will sacrifice earnings for Casualty and Surety connection again. University graduate. Married. Best of recommendations. Address Y-98, The National Underwriter

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Position as an Adjuster or Claim Manager. Age 36. Over fifteen year's experience in fire and casualty losses. Desires position any-where west of Mississippi. Very best of references. Address Y-99, The National Underwriter Underwriter

WANTED

Man with home office underwriting experience on Workmen's Compensation by Middlewestern casualty company. State age, experience, salary expected. Replies will be treated confidentially. Address Y-96, The National Underwriter.

The insurance companies then knowing that such factory inspections were made by trained, technical men and their recommendations rigorously enforced, the employer also further following the recommendations, if any, of the factory inspectors of the insurance companies the question of occupational coverage would not then present the risks and hazards of the now existing conditions. Insurance rates would be lower, the injury losses smaller.

Insurance companies under present conditions cannot be justly called upon as has been done heretofore, to provide ways and means of coverage of occupational diseases. The present existing conditions of inadequate and insufficient tional diseases. inspection for causes and prevention of occupational diseases or accidents and the continued losses by insurance companies, justify the companies' demand for drastic changes.

Gap in the Coverage

The so-called gap in insurance cover-age of occupational disease can only be obviated by the rigorous enforcement of the now existing laws covering factory inspection and the placing of such in-spection in the hands of competent, technically trained men and the compelling of the employer to install the devices found needed by such men. Further there is sufficient power under the pres-Further. ent laws covering such subject. The medical bureau of the labor department of factory inspection, or the insurance companies, should likewise pass upon factory conditions and examine the present employes, using in conjunction there-with x-ray and every now known medical means and knowledge, and thus ascertain whether any employe is now suffering from an occupational disease and assist in fixing the responsibility therefor.

It is true that such a program will cause industry a loss, but failure so to do will cause, in many instances, a greater loss than the cost of the installation of the devices that will prevent like conditions in the future. This condition must, however, be met, now or later. The employer need only blame himself and the administrative forces that permitted such conditions to arise

Future Benefits Predicted

The future benefits will be greater than the present losses under the pres-The present law makes the employer liable for "wilful violation" of the occupational disease act. (First Nat'l. Bank vs. Wedron, 351 Ill., 570.) A "wilful violation" is a conscious viola-tion. This exists where the employer knowingly permits such conditions to exist, or whereby the exercise of ordi-nary care and caution, he could see that his then present factory conditions were prone to create a disease and then allows such conditions to continue. There then exists a "wilful violation." Damages in the event of death from such disease may be had in the amount of disease may be had in the amount of \$10,000, judgment under like conditions having in many instances been from \$10,000 to \$40,000. A permanent disability from a disease of a comparatively young person, having many years of ability to work before him, whose health has been ruined by such occupational disease, may cause such employer to pay him an amount of money greatly in excess of \$10,000 and as much as \$40,000. Now let us assume that the state has in its department of factory inspection.

in its department of factory inspection, technically trained men as such inspectors, and that they have periodically, and also as often as requested by the employers the inspectors. ployer, or the insurance companies, made ployer, or the insurance companies, made factory inspections and made an intelligent report thereon as to all conditions of such factory and their compliance or lack of compliance with the law; also what further reasonable and approved devices could be adopted to prevent intuities or diseases; that the approver has juries or diseases; that the employer has complied with any and all suggestions in such report contained for the correction of the then existing conditions, if any, or upon such refusal to comply, the department has compelled such changes;

that this inspection made from time to Human Nature Biggest Factor time, covered several months, or years that there then should arise a claim by an employe that he is suffering from an occupational disease contracted while in the employ of the company in question.

Wilful Violation

Bearing in mind that one of the necessary elements of proof must be "wilful violation" of the law, the employer would be entitled to show that there was no "wilful violation" of the statute. It could be shown by evidence of the technical engineer, sanitation, and hygiene nical engineer, sanitation and hygiene inspector making such inspection on behalf of the bureau, that he periodically made such inspection and that the employer willingly complied with all just demands. Such witness could show by his educational and technical knowledge and experience, that all reasonable and approved devices, means and methods known, have been installed and used by such employer and that the same met with the approval of such bureau. The jury certainly could place more faith in such qualifications and facts shown, than the inspection had by an "inspector" pos-sessing few, if any, qualifications, either technical, educational or otherwise, other than political.

An insurance policy then could be written to cover occupational diseases, as well as injuries, when such law enforcement is had. The liability thereunder created would arise only under a furified injuries of the true when the country of the country o 'wilful violation" of the law by the em-ployer. To then make the employer, ployer. To then make the employer, and indirectly the insurance company, liable for an occupational disease, the jury must find that there had been a "wilful violation" of the law by the assured.

Reliable engineers, civil, sanitation and hygiene, are in accord that dusts, odors, noxious gases and fumes can be entirely eliminated from many, if not all industries, or at least minimized to the extent that no danger would arise, at least not to the extent of creating an occupational disease. It is also certain that many safety devices could be installed to greatly decrease injuries in the course of employment and minimize the possibility of accidents.

Not a Solution

The question of whether the occupational disease act could or should be modified by further legislation, placing all of such diseases under compensation, will not answer the insurance question. Insurance companies have found that the present compensation policy is not a profitable insurance risk. Certainly, amending the law and placing occupa-tional diseases under the compensation act, will not make the condition any more profitable. In fact the loss under the occupational disease riders would be greater than now suffered under compensation, so much so that no insurance company could long survive such losses.

Those states covering occupational diseases and compensation by state in-surance, have made no profit from said department. In fact, the taxpayers suffer by increased taxes, likewise industry suffers additional burdens of taxes to provide for the maintenance of such state departments. So far as Illinois is concerned, the first and primary move required, is a rigorous house-cleaning and the re-establishment of the department to meet the scientific end of factory sanitary, hygiene, and the enforcement

Iowa Mutual's New Plan

The Iowa Mutual Liability has revised its schedule of rates for public liability and property damage on both pleasure type and commercial automobiles, the new rates being 25 percent below manual and not limited to a few select occupations. They are available to all types of morally satisfactory risks.

General practice among companies of-fering the so-called selected risk rating plan is to confine its use to private passenger cars.

in Claim Difficulties Today

(CONTINUED FROM PAGE 29)

are fair-minded but they pay more than they should for their coverage because of those who make the companies over-

Indemnifiable disabilities, even if gitimate in their origin, are notorious for their persistency. "If indemnity acts as a substitute for working, why work? Eventually—yes—but why hurry?"

Can Aid Underwriters

Valentine Howell, associate actuary of Prindential. speaking on "Value of the Prudential, speaking on "Value of Claim Experience to Underwriting," told of cases where timely advice from the claim man might have saved underwrit-ers and actuaries from considerable em-

ers and actuaries from considerable embarrassment, referring in that connection especially to the experience with the disability clause and "jumbo" policies. Superintendent Van Schaick of New York, speaking on "The Insurance Adjuster and His Work," said that in a case involving an honest claimant, a real loss and an extant policy, the attitude of the company should be to find out how it can pay, not how it can avoid payment. While a company must always be on the alert to protect itself against fraudulent and unfounded claims, ways be on the alert to protect itself against fraudulent and unfounded claims, he declared that this does not call for or justify an improper or cynical attitude toward honest claimants, who constitute by far the greatest number of claimants, against the insurance companies. The adjuster worthy of the name, he said, can intelligently distinction guish between meritorious and fraudu-lent claims and should be as anxious to pay rightly as to resist unjust demands.

Raps "Nuisance Value" Idea

He rapped the adjustment of unfounded claims on the basis of "nuisance value," and said it has done more to encourage fraud than anything else. In a similar category he placed the practice of settling cases in a group represented by one lawyer, thereby including meri-torious cases along with unfounded ones. Another practice criticized was that of making settlements and taking releases, and then withholding or delaying payment. In connection with the crusade against ambulance-chasing lawyers, he against all the one almost unanswerable argument for their existence is the ambulance-chasing adjuster.

In speaking of exaggerated claims, he said that they offer no excuse for an

unfair settlement. The tendency of some adjusters to make a horizontal cut in all claims presented has developed a feeling among claimants that it was necessary to add a loading for such adjustment

Safety Congress to Study Menace of Drunken Drivers

The nation's experience with drunken drivers, with particular reference to the effect of repeal on this vexing problem, will be among the subjects to be studied and discussed at the National Safety Congress and Exposition in Cleveland,

ct. 1-5. While National Safety Council figures indicate that liquor is a factor in a mi-nority of traffic accidents, many authori-ties believe that there is a vast amount of under-reporting and that the figures do not present a true picture.

Rejects Dysentery Claims

Claims on the part of six employes of a Chicago hotel for benefits under the compensation law on account of amebic dysentery have been disallowed recently by the Illinois industrial commission. Although there is a decision of the Illinois supreme court that such disease is compensable if a case is proved, the industrial commission found that the claimants had failed to prove a case. Here is something that will enable you to determine the replacement value of Farm Buildings for Insurance Purposes

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THE 1934 FARM BUILDING APPRAISERS MANUAL

THIS is an easy-to-use manual for appraising farm buildings prepared for local agents and special agents by a company of appraisal engineers working in conjunction with underwriters of farm writing insurance companies. It is being used by hundreds of agents in various parts of the country. This new edition contains figures up to date as of May, 1934.

Those agents who write fire insurance on farm property successfully with favorable loss ratios, do so because they value the property correctly when writing the business. Then too, the policies which pass through the home office quickly are the ones that have accurate values. The "Farm Manual" enables you to arrive at fair values and gives you a means of checking your estimates of values established by any other method.

The 1934 "Farm Building Appraisers Manual" is a 72 page booklet containing thirty-eight pictures of farm residences, barns, etc., and village buildings with brief printed description of each. Replacement costs per cubic foot or square foot are given on the same page. The cost schedule represents full replacement costs, based upon actual costs of buildings erected by contractors experienced in the construction of rural buildings. All that you need to do is to turn to a picture in the Manual that corresponds to property to be appraised. Then measure the building and multiply by proper replacement cost per square foot or cubic foot figures. THE MANUAL CAN BE USED IN ANY STATE AS ADJUSTMENT FIGURES FOR EACH STATE ARE CONTAINED ON PAGE ONE OF THE BOOKLET. And, you do not depend on printed description alone but have actual photographs of typical buildings also to guide you.

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Comparative Construction Costs—Building Construction—Cost Schedules
—Material Costs—Labor Costs—Dwelling Schedules—Re-Sale Factor—Depreciation—Analyzed Unit Costs of Residence Moterials—Grade D Dwelling Schedule—Dwellings—Garages—Typical Grade B Dwellings—Private Garage Grade B—Grade A Residence Construction—Grade A Residence Schedule—Grade A Garage Schedule—Typical Grade A Residences—Barn Construction—Analyzed Unit Costs of Barn Materials—Barns—Chicken Coops—Silos—Straw Sheds—Wayon Sheds—Hog Houses—Pressure Systems—Water Softeners—Generating Plants—Commercial Buildings—Greenhouses—Factory Building—Cheap Shop Building—Lumber Shed.

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Insurance adjustment of loss is made on a basis of actual cash value of the damaged property at the time of loss.

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Thus it is quite important, in fixing the amount of insurance on a building, that the owner (and the agent also) know at least approximately what the ACTUAL OR INSURABLE VALUE of that building is. Only thus can precaution be taken that the amount of insurance is (1) not less than it should be properly to protect the interest of the owner and (2) that the insurance on the building is not greater than the actual value of the building—that the owner does not pay for insurance that he does not get. VALUES HAVE CHANGED A LOT THESE LAST TWENTY YEARS—AND THEY ARE STILL CHANGING.

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Graton & Knight Company, Worcester, Massachusetts

PHOTOGRAPH BY FAIRCHILD AERIAL SURVEYS

SPANNING THE YEARS TOGETHER

ROM the small tannery sketched in the oval to the extensive modern plant as viewed from an airplane; from modest beginnings to the distinction of being the world's largest manufacturers of leather belting—such is the fifty-seven year span pictured above.

In that span, insurance has been an important support. The first insurance policy for the Graton & Knight Company was issued in 1877 by The Liverpool & London & Globe Insurance Company Limited through its Worcester, Massachusetts, agents—Monroe, Ingraham & Parker. "L. & L. & G." insurance, placed through the same agency, protects the Graton & Knight Company today. The insured, the agent, and the Company have been bound

together in trust and friendship which have strengthened with the passing of time.

The "L. & L. & G.," a member of the Royal-Liverpool Groups, has played an important part in protecting American industry since 1848. It has kept faith with its policyholders and its agents. A letter recently received from Monroe, Ingraham & Parker contains this comment: "It is our sincere hope that the Liverpool & London & Globe will keep this office as its representative and allow us to add another fifty years to the fifty that have passed."

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